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STATE OF MONTANA

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ANNUAL REPORT

OF THE

Industrial Accident Board

For the Twelve Months Ending June 30th

1926

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Workmen's Compensation Act

In Effect July 1st, 1915, as to  
Compensation Provisions

MEMBERS OF THE BOARD

JEROME G. LOCKE, Chairman

GEO. P. PORTER, State Auditor

A. H. BOWMAN Commissioner of Labor

BUREAUS AND BUREAU HEADS

Bureau of Claims.....	W. B. McLaughlin.....	Secretary of Board
Bureau of Accounts.....	T. C. Patrick.....	Chief Accountant
Bureau of Safety.....	Duncan McRae.....	Clerk of Bureau
Bureau of Rehabilitation.....	Leif Fredericks.....	Rehabilitation Agent

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## LETTER OF TRANSMITTAL

Helena, Montana,  
September 15, 1926.

To His Excellency, J. E. Erickson,  
Governor of the State of Montana.

Sir:

Pursuant to Section 2969, Revised Codes Montana 1921, we have the honor to transmit herewith our Eleventh Annual Report, covering the administration of the Workmen's Compensation Act, Safety Inspection Laws, Boiler Inspection laws, Stationary Engineers' License Laws, Quartz Mine Inspection Laws, Coal Mine Inspection Laws, and the law pertaining to Industrial Rehabilitation, by the Industrial Accident Board for the twelve months ending June 30th, 1926.

Because of the fact that this report will be the last one published under the present administration of the Board, it has been deemed advisable to incorporate therein statistical information and much other data that has been eliminated from the reports for the past five years for reasons of economy.

Respectfully submitted,

INDUSTRIAL ACCIDENT BOARD,  
JEROME G. LOCKE, Chairman,  
GEORGE P. PORTER,  
A. H. BOWMAN.

# REPORT OF THE INDUSTRIAL ACCIDENT BOARD OF THE STATE OF MONTANA

## FOREWORD

The Compensation Act provides that the Board shall, not later than the first day of October of each year, make a report to the Governor covering the entire operations and proceedings of the department for the preceding fiscal year, with such suggestions or recommendations as it may deem of value for public information, and that a reasonable number of copies of such report shall be printed for general distribution.

For the past five years the size of the Annual Report published by the department has been condensed, as a matter of economy. The department does not as yet have sufficient funds to justify the publication of an elaborate report. It is felt, however, that in fairness to the Board administration which will succeed the present one next spring, it is desirable to compile and have in presentable shape a great deal more detailed data relative to the activities of the department than has heretofore been published. Prior to the publication of the next Annual Report the legislature will have met, transacted business and adjourned. It is possible that the legislative members will call for much of the information contained in this report. By having the information tabulated and presented in report form, the department may hope to escape the necessity of making as many special reports to the legislature as have been required by the last two sessions.

## BUREAU OF CLAIMS

During the fiscal year ending June 30, 1926, 6,804 accidents were reported to and handled by the Board. This is 988 more cases than were handled during the preceding year and is by far the greatest number of accidents handled in any single year since the creation of the department. The total amount paid out in compensation under all plans was \$750,445.72, during the year. This is a far larger compensation disbursement than has heretofore been made in any single year. It is approximately \$166,000.00 more than the disbursement for the preceding fiscal year. The increased disbursement is due, of course, to two causes. First, the increased number of accidents and secondly, the fact that the last legislature liberalized and increased the amount of compensation benefit payable in many cases.

A condensed statement of the number of cases under each of the three plans is given herein for the fiscal year ending June 30, 1926. This table gives at a glance the total volume of business transacted through the Bureau of Claims during the fiscal year and shows the classifications under which the several cases are segregated. The second table

gives identical data for the eleven-year period during which the compensation law has been effective.

It will be noted that, according to the statistical statement on the following page, there has been a decrease in both the number of employers under the Act and in the number of employees covered by its protection. As a matter of fact, the decrease is not altogether real. Prior to about a year ago, it was the practice of the department to permit employing companies which had suspended operations to remain under the Act, without the payment of premium assessments, until such time as they again resumed work. Modification and change in the system of accounting brought about by virtue of an opinion by the Attorney General, which necessitated a new system of billing and collecting premiums, made it impossible to continue to carry inactive firms as enrolled under the Act. The result of this was to take out of the total of employers and employees carried in the Statistical Department dozens of the former and hundreds of the latter. The statistical data contained in the following tables has just been revised and rechecked so as to show the conditions as they actually exist and the elimination of all dead or suspended accounts.



## STATISTICAL STATEMENT FOR YEAR ENDING JUNE 30, 1926

	Plan One	Plan Two	Plan Three	All Plans
Number Employers under Act June 30, 1926.....	64	1,332	1,272	2,668
Number Employees under Act June 30, 1926.....	22,629	12,392	15,565	50,586
Number Fatal Accidents .....	57	8	13	78
Number Permanent Total Disability .....	0	0	0	0
Number Permanent Partial Disability .....	65	18	35	118
Number Temporary Disability over 14 days .....	1,327	359	570	2,256
Number Temporary Disability less than 14 days .....	2,266	1,163	923	4,352
Number Total Accidents .....	3,715	1,548	1,541	6,804
Disbursed for Funeral Expense .....	\$ 7,612.68	\$ 1,135.00	\$ 9,166.50	\$ 17,944.18
Disbursed for Medical Expense .....	5,801.40	37,274.50	28,968.15	72,044.05
Disbursed for Fatal Accidents .....	101,232.41	23,208.16	52,250.32	176,690.89
Disbursed for Permanent Total Disability .....	6,686.96	1,368.50	14,354.50	22,409.96
Disbursed for Permanent Partial Disability .....	38,042.07	2,237.28	39,479.13	79,758.48
Disbursed for Temporary Total Disability .....	270,274.30	45,715.09	65,608.77	381,598.16
Total Compensation Payments .....	\$429,649.82	\$110,968.53	\$209,827.37	\$750,445.72
Lump Sum Payments Fatal Cases .....	\$ 55,889.62	\$ 17,532.09	\$ 14,962.96	\$ 88,384.67
Lump Sum Payments Non-fatal Cases .....	95,628.44	11,792.45	34,239.45	141,660.34

## INDUSTRIAL ACCIDENT BOARD

## STATISTICAL STATEMENT FOR ELEVEN YEAR PERIOD ENDING JUNE 30, 1926

	Plan One	Plan Two	Plan Three	All Plans
Number Fatal Accidents .....	893	138	210	1,241
Number Permanent Total Disability .....	16	6	11	33
Number Permanent Partial Disability .....	689	249	295	1,233
Number Temporary Disability over 14 Days .....	9,504	3,190	4,389	17,083
Number Temporary Disability less than 14 Days .....	26,114	10,767	5,677	42,558
Number Total Accidents .....	37,216	14,350	10,582	62,098
Disbursed for Funeral Expense .....	\$ 70,347.89	\$ 9,391.50	\$ 20,853.25	\$ 100,592.64
Disbursed for Medical Expense .....	43,875.67	177,050.23	170,426.85	391,352.75
Disbursed for Fatal Accidents .....	1,634,497.19	205,921.73	362,351.59	2,202,770.51
Disbursed for Permanent Total Disability .....	74,410.84	25,933.60	70,403.15	170,747.59
Disbursed for Permanent Partial Disability .....	367,514.24	85,741.20	275,979.75	729,235.19
Disbursed for Temporary Total Disability .....	1,213,297.12	284,146.40	489,863.39	1,987,306.91
Total Compensation Payments .....	\$3,403,972.95	\$788,184.66	\$1,389,827.98	\$5,581,985.59
Lump Sum Payments, Fatal Cases .....	\$1,492,804.57	\$118,291.27	\$ 359,105.50	\$1,970,201.34
Lump Sum Payments, Non-fatal Cases .....	174,151.67	110,827.13	301,685.66	886,664.46



A comparative record of accidents for the eleven years during which the law has been effective is given in the following tables:

### COMPARATIVE ACCIDENT RECORD FOR ELEVEN YEARS

	Average 1st 5 yrs.	6th yr.	7th yr.	8th yr.	9th yr.	10th yr.	11th yr.
Fatal Accidents .....	156.4	83	51	81	87	79	78
Totally Disabled .....	4.4	3	3	6	1	0	0
Partially Disabled .....	139.6	124	76	76	70	72	118
Paid Disability Compensation .....	1,634.8	1,299	1,059	1,493	1,778	1,771	2,256
Return to Work in 14 Days .....	4,331.8	2,349	2,179	3,473	3,853	3,894	4,352
Total Accidents .....	6,267.0	3,358	3,368	5,129	5,789	5,816	6,804

### COMPARATIVE ACCIDENT PERCENTAGES FOR ELEVEN YEARS

It will be noted in the following table that the percentage of employees injured is considerably higher than for any preceding year. It is likewise true that the percentage of compensable injuries is much higher than for any preceding year. It is also to be noted that the number of employees under the Act is shown to be smaller than the number for any preceding year. This, as previously explained, is due to the fact that firms which have suspended operations are not now permitted to remain under the Act and when they so suspend, and compensation coverage is cancelled, the number of employees credited to them is immediately subtracted from the total number carried.

This decrease in the number of employees used as a basis of computation accounts for a part of the increase in the accident rate. It does not, however, account for more than half the percentage of increase in accidents. The balance of the difference can be accounted for in two ways. First, that the inability of the Department to carry on a continuous campaign of educational work along the lines of safety first, is beginning to re-act seriously along the line of increased carelessness on the part of employees and consequently a higher percentage of accidents. Secondly, reviving industrial activity has of necessity stimulated employers to drive their men a little harder, to increase the labor turn-over and to employ more "green" men. All of these things naturally make for an increase in the percentage of accidents.

	Average 1st 5 yrs.	6th yr.	7th yr.	8th yr.	9th yr.	10th yr.	11th yr.
No. Employers under Act .....	1,728	2,520	2,557	2,696	2,811	2,946	2,668
No. Employees under Act .....	*70,000	53,600	53,700	53,900	53,200	54,513	50,586
Per Cent Injured .....	8.80	7.00	6.00	5.50	10.88	10.86	13.45
Per Cent Compensable .....	2.33	2.81	2.20	2.87	3.30	3.53	4.86

\*Taken from old reports. Evidently based on estimates rather than actual count, and probably at least 20,000 in excess of actual number of workmen under Act during the period.

(Classified as to Industry and Nature of Injury)

PLAN NO. ONE

INDUSTRIES	NATURE OF INJURY											
	Fractures	Contusions and Bruises	Lacerations	Sprains	Dislocations	Metal Burns	Non Metal Burns	Injured Eyes	Internal Injuries	Poisons and Infections	All Others	Totals
Agricultural Machinery—Manufacturing .....	1	1	1	1								2
Bakeries and Confectionery—Manufacturing .....												
Beet Sugar Manufacturing .....	1	3	6	1			1	1		1		14
Blacksmithing .....												2
Bookbinding, Printing, etc. ....	5	3	7	1								22
Bridges—Concrete—Excavating and Paving .....												
Bridges—Metal—Iron and Steel .....	1	7	5									1
Bridges—Wooden—N. O. C. ....		2	2									28
Buildings—Operation of Janitors, etc. ....				1								5
Butchering and Handling Livestock .....			3	1								4
Chauffeurs and Helpers—N. O. C. ....			1									8
Cleaning and Dyeing .....		2		1			2	1				3
Electric Light and Power Construction .....		2		1								4
Electric Light and Power Plants—Operation, etc. ....	80	216	193	109	11	2	50	54	2	34	75	826
Electric Supplies and Fixtures .....												7
Farm Machinery, etc. ....	1	1		1								3
Farms—Dairy, etc. ....	1											2
Foundries .....	3	7	3	1		1	1		1			19
Fuel and Material Dealers—N. O. C. ....	3	6		3	1			3				17
Gas Works—Operations—N. P. D. ....	1		3	2								6
Grain Elevators .....	2	4	2				1					10
High Explosives .....	6	18	9	2			1			2	1	39
Ice Harvesting and Storing .....	3	1	1									5
Installing Heavy Machinery—N. O. C. ....	2	1	1					3				9
Logging and Lumbering .....	1	1										2
Machine Shops—Excluding Foundries .....	132	339	252	112	17	2	8	20	3	30	72	985
Millwright Work—N. O. C. ....	3	4	2	1				1		1	1	13
Milling—Grain—Excluding Elevators .....												2
Mining Coal .....	386	923	510	234	34		2	4		2	4	17
Mining Metals—N. P. D.—Except Clerical .....	2909	8734	9298	1786	130	18	130	1004	17	48	238	2,588
									43	652	760	25,464

Natural Gas Production—Excluding Drilling	22	26	1	3	1	8	23	5	6	141
Oil Wells, Development—Including Shooting	17	67	32	40	1	11	12	11	14	206
Ore Milling—No Mining	1	1	6	2	1				6	34
Paving	11	1	8							1
Planting and Moulding Mills							1	1	4	1
Quarries—N. O. C.—and Supplies		3								1
Railroads—Electric Operation and Maintenance	12	15	19	6	1	2	9	4	3	75
Railroads—Steam Operation and Maintenance	1									1
Roads—Construction—Exclg. Bridge Bldg. and Tunneling	3	1	4	1					2	11
Road or Street Construction—All Operations		2							2	2
Rubber Tire Dealers		1							1	1
Saw and Lath Mills	128	274	203	67	11	10	20	7	41	781
Scrap Metal—Including D. C. and H.	1							2	1	5
Shed Moving—Heavy Machinery and Implements				1		3	1	1	1	1
Stores—Heavy Merchandise	6	2	6	1				2	4	25
Stores—Light Merchandise										1
Stores—Telephone and Telegraph—Operation, Including	527	1191	726	377	13	157	258	25	183	3,766
Telephone and Telegraph—Office and Exchange	35	117	61	91	5	1	16	4	23	396
Telephone and Gas Mains	1	3	1						1	1
Water, Steam and Gas Mains	10	35	23	15	1	5	12	6	6	114
Waterworks—Operation of—N. P. D.										
Total	4,317	12,027	11,421	2,875	262	188	487	1,614	928	35,678





## INDUSTRIAL ACCIDENT BOARD

## ACCIDENTS CAUSING TEMPORARY TOTAL DISABILITY—(Continued)

(Classified as to Industry and Nature of Injury)

From July 1, 1915, to June 30, 1926.

PLAN NO. TWO

INDUSTRIES	NATURE OF INJURY											Totals
	Fractures	Contusions and Bruises	Lacerations	Sprains	Dislocations	Metal Burns	Non Metal Burns	Injured Eyes	Internal Injuries	Poisons and Infections	All Others	
Railroad—Electric—Operation and Maintenance .....	2	1	8	1	1		2			2		16
Road or Street Construction .....	46	198	160	74	6		11	40	2	15	26	578
Roofing—All kinds .....			1	1			4	1				7
Safe Moving .....		1	2	1							1	5
Salesmen, Collectors, etc. ....	2	1	1									4
Sash, Door and Blind Manufacturing .....		2	23	2		1		13		5	3	49
Saw and Lath Mills .....	21	34	22	15	2		1	3	1	4	2	103
Sewer—Disposal and Plant Operations .....	1	1		1			4	1				4
Sheet Metal Work—Shop only .....	2	3	7	1	1		1	3	1	1	3	18
Sheet Metal Work—Away from Shop .....	2	3	4	9								27
Shooting Clubs and Galleries .....			1			1						1
Smelters—Operation of .....	1	5						1				7
Soap and Soap Powder Manufacturing .....	1											2
Steam Heating Plants, Operation .....	3	3		2				1			2	7
Stone Cutting—No Quarrying .....	5	3	2					1				11
Stores—Handling Light Merchandise .....	3	13	21	5	2					5	3	52
Stores—Handling Heavy Merchandise .....	2	8	4	4	1			2		3	3	29
Stores—Meat, Fish and Poultry .....	1	4	17	6	1			1		1	2	27
Stores—Handling Heavy Machinery and Implements .....			1	1								3
Telephone and Telegraph—Operation and Maintenance .....							1				1	3
Theatres—Managers, Ushers, etc. ....	1									2		3
Theatres—Stage Hands, etc. ....	2	5	7	1		1				3	11	30
Truckmen, Draymen and Helpers .....		2	3	1			1			1	1	9
Undertakers—Including D. C. and H. ....		1								1		2
Waterworks—Operation—N. P. D. ....	8	14	20	10	3		12	15		3	16	101
Total .....	1,188	3,669	4,089	1,398	145	50	583	1,069	81	798	967	14,032





## ACCIDENTS CAUSING TEMPORARY TOTAL DISABILITY

(Classified as to Industry and Nature of Injury)

From July 1, 1915, to June 30, 1926.

PLAN NO. THREE

INDUSTRIES	NATURE OF INJURY											Totals
	Fractures	Contusions and Bruises	Lacerations	Sprains	Dislocations	Metal Burns	Non Metal Burns	Injured Eyes	Internal Injuries	Poisons and Infections	All Others	
Asylums and Hospitals		1	1				2	2		23	11	6
Auditors—Accountants—Office Clerks	21	23	40	12			8	1		15	10	144
Auto Garages, Supplies and Service	19	21	36	12		1	10	21	3	15	10	148
Bakeries, Confectionery and Cracker Manufacturing	2	16	32	4			4	3	1	15	5	82
Beet Sugar Manufacturing	1											1
Blacksmithing	1	4	4	4			1	12	1	1	2	29
Bottling Works		2	2									4
Brick Manufacturing and Clay Digging	5	1	8				1					14
Bridges—Span 20 feet or less	46	70	61	29	7	1	4	16		15	34	31
Brush and Broom Manufacturing	1		2	1	1				1			7
Building Moving (All operations)	1	3	3									9
Butchering—Including Handling of Livestock	3	9	32	8	2		3	2	2	6	6	71
Cabinet Works—Power Machinery	2	4	14	1			2	1	1	2		26
Canneries, Bean Sorting and Handling	3	9	14	1	1		2	2		2		28
Carpentry—Installation of Interior Trim			8									8
Carpentry—N. O. C.	75	183	205	83	5	1	11	31	1	36	84	714
Carpentry—Shop only					1	1						2
Cellar Excavation	1	6	7	4	1			1		1	1	22
Cement Manufacturing	23	31	21	15	3		11	4	1	3	5	117
Cemeteries—Operation		1		1						1		1
Chauffeurs and Helpers	37	44	37	31	6		2	4	4	12	29	206
Chemical Manufacturing						1				1	1	3
Coal Merchants—Handling Coal Exclusively		1										1
Cooks, Waiters, etc., in Camp	1	1	1	1								4
Concrete Construction—Bridges, etc.	2	8	12	5	1		1	1	1	3	4	38
Creameries	8	16	20	5			2	2		19	5	80
Electric Fixtures and Wiring—Inside	3	2	8					1	1			17
Electrical Apparatus—Installation and Repairing		1	1									2
Electric Light and Power Plants	15	11	21	11	3		11	10		3	6	91

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Term Labor—N. P. D.	2	4	2	1	1	1	1	1	7
Farm Machinery—Operation of	1	4	4	1	5	4	1	1	11
Firemen—Fire Departments	5	6	1	6	6	9	14	25	32
Foundries—Sled and Iron	21	32	42	23	6	1	1	1	175
Gas Works—Sled and Collection	3	3	2	6	1	1	1	1	17
Gas Works—Operation—N. P. D.	1	1	2						8
Gas Works—Construction	1	1		3		2	2	1	17
Glaziers—Including D. C. and H.	1	1	10	1	1	1	1	1	53
Grain Elevators—Operation of	8	10	11	5	2	2	1	6	33
Hooks—Including Restaurants			5						30
Ice Manufacturing	2	8	5	4					4
Ice Harvesting and Storing	35	52	27	32	2	3	2	4	12
Iron and Steel Erection and Bridges	15	9	11	1	1	3	1	8	49
Irrigation—Drainage	10	17	13	6	1	1	6	4	63
Irrigation Works—Operation of	15	2	11	14	1			3	78
Junk Dealers, etc.		3	3	1		2	5	4	13
Lathing and Plastering	3	8	6	1	1				22
Lumber, Cleaning and Drying		9	14	1	10	2	1	8	45
Manufacturing—Including Quarries	1	2						2	8
Logging and Lumbering	315	382	304	174	15	6	29	105	1,366
Lumber and Wood Yards	14	31	31	19	4	9	1	9	128
Machine Shops—Excluding Foundry	1	7	13	3	1	2	16	1	51
Machinery—Heavy Installation			2						3
Marble or Stone Setting—Inside Work	5	7	3	7		1			26
Masonry—N. O. C.	7	5	14	2	4	1	3	6	42
Milling Grain and Feed									1
Milling Work									1
Mining Coal	123	216	121	59	8	15	45	22	655
Mining Metals	303	473	381	170	28	27	107	81	1,715
Mining—Placer and Gravel Pits	10	11	10	5	1		2	3	47
Oil Refining	3	5	8	2		3	4	1	1
Oil Transportation and Pipe Line	1								26
Oil Walls—Developing and Shooting	10	11	21	14		4	8	5	83
Oil Walls—Operation only	39	63	47	18	5	27	19	13	246
Ore Mining (no Mining)	2	1							3
Ore Milling (no Mining)	3	5	9	1	3	2	4	3	29
Painting, Paperhanging and Decorating	2	3	3	2		1			14
Paving—Exterior Work	4	1	6	4		1	1	2	22
Paving or Road Surfacing	32	71	56	26	3	12	19	13	254
Pipe Driving			1						1
Pipe Laying and Moulding Mills	1	11	23	5	1	2	5	2	54
Plumbing and Heating	1	3	1	1		1	2		9
Police and Peace Officers	1								3
Printing and Bookbinding	9	34	39	1	5	2	5	2	117
Quarries—N. P. D., Except Clerical	6	7	5	1				1	28
Railroad Construction—Bridge Building	16	48	22	25	1	4	15	3	152





## ACCIDENTS CAUSING TEMPORARY TOTAL DISABILITY

(Classified as to Industry and Nature of Injury)

From July 1, 1915, to June 30, 1926.

ALL PLANS

INDUSTRIES	NATURE OF INJURY										Total	
	Fractures	Contusions and Bruises	Lacerations	Sprains	Dislocations	Metal Burns	Non-Metal Burns	Injured Eyes	Internal Injuries	Poisons and Infections		All Others
Acid Manufacturing	1	2		1								1
Agricultural Machinery—Manufacturing	3		4					1				8
Analytical Chemists and Assayers	1	1	2				3	2				9
Asylums and Hospitals		60	117	38	6	1	16	4		36	18	331
Auditors, Accountants and Office Clerks	35		1									1
Auto Painting												1
Auto Garage, Rubber Tires and Supplies	114	203	368	101	8	5	50	228	7	122	113	1,319
Auto Taxi Stations			3									1
Awnings and Tent Erection	1	1	1					1		1		5
Bakeries, Confectionery and Cracker Manufacturing	11	41	72	8			9	4	1	25	42	213
Beet Sugar Manufacturing	87	325	189	143	4	10	116	190	5	80	71	1,220
Bill Posting etc.		1										1
Billiard Hall and Bowling Alleys	6	2	8				2	8		2	1	29
Blacksmithing	5	13	18	5	1		1	29	2	4	4	77
Bookbinding, etc.	18	59	88	8		4	7	14	3	6	20	227
Boot and Shoe Manufacturing and Repairing		1										1
Bottling Works			2	1								3
Brick Manufacturing and Clay Digging	11	21	18	12	1	1	2	2		2	9	79
Bridges—Span 20 feet or less	50	79	71	37	8	1	5	22		15	35	323
Bridges—Concrete except Paving												1
Bridges—Metal and Steel Construction												1
Bridges—Wooden—N. O. C.	1	7	5	1				11		3	1	28
Brush and Broom Manufacturing		2	2									5
Building Moving		6	14	3	1		2	2	1		3	34
Buildings—Operation of	1	3	3									9
Butchering and Handling of Livestock												1
Cabinet Works—Power Machinery	19	29	164	28	5		1	1	1	34	18	314
Canneries and Bean Sorting	3	4	19	1			2	2	5	5		36
Carpentry—Interior	9	24	39	2	2		7	4	1	9	3	100
			2									3



Carpentry—N. O. C.	147	363	119	156	16	1	20	79	8	80	142	1,131
Carpentry—Shop only					1	1						2
Cellar Excavation	6	19	11	7			1	3	1	1	6	56
Cement Manufacturing	33	41	33	19	3		17	4	1	5	5	161
Cemeteries—Operation	1			1								1
Chaufeurs and Helpers	66	117	77	67	12		3	8	6	22	47	425
Chemical Manufacturing										1		3
Cleaning and Dyeing		2		1							1	7
Coal Merchants—Handling Coal exclusively	2	7	1		1		1	2				13
Concrete Construction—Bridges, etc.	8	14	18	7	2				1	4	7	63
Cooks, Waiters, etc., in Camp			1									1
Creameries	35	77	85	29			14	11	2	54	41	359
Electric Fixtures and Wiring	6	13	19	3	1		7	12	2	4	3	71
Electric Apparatus—Installation and Repair	1	3	4				1	1	1	4	4	20
Electric Light and Power Construction												7
Electric Light and Power Plants	100	230	221	125	14	3	63	68	2	40	85	951
Electrical Supplies		1		1								2
Farm Labor	17	27	22	8	5		5	8	1	10	7	110
Farm Machinery—Operation by Contract	3	9	7	2							2	26
Firemen—Fire Departments	5	6	4	6			5		1	1	1	32
Foundries—Iron and Steel	44	96	113	44	4	5	18	38	4	39	46	451
Fuel and Lumber Yards	63	138	91	77	10		5	27	4	20	35	470
Garbage Works and Collection	3	3	2	6			1			1	1	17
Gas Works—Operation of	2	5	7	5				2			3	24
Gas Mains and Construction	1	1		3				2				8
Gasoline Manufacturing and Oil Refining	5	4	7	5	2	1	5	3		5	7	44
Glaziers			14	1				2		1	1	24
Grain Elevators	49	70	109	50	7		11	7	1	24	21	349
Gravel Pits—Operation of	6	7	12	2			1			1	1	34
Hay, Grain and Feed Dealers								3				3
High Explosives	6	18	9	2			1			2	1	39
Hotels, Clubs and Restaurants	57	137	205	64	7	1	48	29	12	80	109	739
Ice Manufacturing and Delivering	2	9	5	4				4	2	2	5	32
Ice Harvesting and Storing	62	104	71	56	7		3	6	3	11	27	350
Installing Heavy Machinery	2	1	1									9
Iron and Steel Erection	6	13	13	1	2	1		13		6	2	57
Irrigation and Drainage	11	19	16	9	1	1	1			5	10	77
Irrigation Works—Operation of		2										3
Janitors	15	12	11	14	1		2	5	1	4	13	78
Junk Dealers			3									7
Lathing and Plastering	5	16	3	2			1	4		1	3	39
Laundries, Cleaning and Dyeing	27	111	104	42	3	8	120	18	1	47	59	540
Line—Manufacturing—Including Quarries	1	2								2	2	9
Logging and Lumbering	475	785	616	311	33	1	15	54	16	63	185	2,534
Lumber and Wood Yards	14	31	31	19	4			9	1	10	9	128
Machine Shops—Excluding Foundry	9	31	40	12	2	2	9	70	1	14	9	199
Machinery—Heavy—Installation	6	19	19	7			1	29		3	11	55



Railroad—Steam—Operation and Maintenance.....	1	435	362	165	31	158	34	83	9	49	104	1
Road and Street Construction.....	218	1	1		1		4	2				1,490
Roofing—All Kinds.....	1											9
Rubber Tire Dealers.....		1										1
Safe Moving.....	5	10	8	3	1			1	1	3	2	34
Salesmen and Collectors.....	3	1	2							1		7
Sash, Door and Blind Manufacturing.....	3	8	56	6		1	1	19	3	13	4	114
Saw and Lath Mills.....	238	455	403	143	19		17	79	12	57	96	1,519
Sewer—Disposal and Operation.....	6	8	4	5				3	1	1	2	29
Sewer—Construction.....	2	9	2	1				2	1	1	2	19
Sheet Metal Work—Shop only.....	3	5	14	4	2	1	6	7	1	1		41
Sheet Metal Work—Away from Shop.....	2	5	1	9			1	3	1	1	3	29
Shooting Clubs and Galleries.....												1
Smelters—Operation of.....	528	1,196	726	377	43	158	187	258	25	92	183	3,773
Soap and Soap Powder Manufacturing.....	2	3	5	2				6	3		1	22
Steam Heating Plants.....	8	4	6	10			1	1	1		7	37
Stone Crushing—No Quarrying.....	1	2						1				1
Stone Cutting and Polishing.....	6	6	5	2				6			3	28
Storage—Including Trucking and Draying.....										1		1
Stores—Light Merchandise.....	3	14	22	5	2				5	5	4	55
Stores—Heavy Merchandise.....	9	11	14	6	1		3	3	4	4	8	59
Stores—Meat, Fish and Poultry.....				1				1			1	4
Stores—Telephone and Telegraph—Operation and Maintenance.....	1	6	21	7	1			1		8	2	17
Telephone and Telegraph—Office and Exchange.....	35	118	61	93	5	1	17	25	4	18	25	407
Theatres—Managers and Ushers.....	1		1							2		1
Theatres—Stage Hands, etc.....	2	5	7	1		1				3		3
Truckmen, Draymen and Helpers.....	5	12	10	5	1		1	2	3	3	11	30
Tunneling—Other than Mining.....	1	1	10	2					1	1	5	42
Undertakers.....												21
Vessels and Ferries.....	1	1	1							1		2
Water, Steam and Gas Mains.....	1	3	1									3
Waterworks—Operation.....	46	95	79	40	9	1	26	36	1	14	29	376
Total.....	7,121	18,245	17,883	5,351	563	254	1,339	3,282	263	2,226	3,261	59,788









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## ELEVENTH ANNUAL REPORT

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## PERMANENT TOTAL DISABILITY ACCIDENTS CLASSIFIED AS TO INDUSTRY

From July 1, 1925, to June 30, 1926

EXPLANATORY: The showing that there have been only thirty-three accidents causing permanent total disability during the eleven years that the Act has been in effect may lead to wrong conclusions, unless the showing is explained.

Very severe injuries following accidents ordinarily result in either the death of the workman or his permanent disability. Permanent total disability means permanent inability to perform any useful work. Ordinarily, when death does not follow severe injuries to a workman, he ultimately recovers to the extent that he may perform some work. Frequently the recovery is only sufficient to permit him to regain fifteen, twenty, twenty-five or thirty per cent of his former functions. In these cases, however, the injured workman becomes not a permanent total disability but a permanent partial disability with a heavy percentage of disability. Any disability less than total is classified as partial. There have been only thirty-three cases in which injured workmen were finally classified as total disabilities. There have been hundreds of cases in which they were classified as permanent partial disabilities, with disability ratings of seventy-five to ninety per cent.

INDUSTRY	Plan No. 1	Plan No. 2	Plan No. 3	All Plans
Beet Sugar Manufacturing .....	1	....	....	1
Bridges—Span 20 feet or less.....	1	....	....	1
Carpentry, Bridges—Wooden N. O. C. ....	....	....	2	2
Electric Light and Power Plants—Operation.....	1	....	....	1
Grain Elevators—Operation .....	....	1	....	1
Mining—Coal .....	....	2	1	3
Mining—Metals .....	13	2	5	20
Smelters—Operation of .....	2	....	....	2
Street or Road Construction—Excluding Tunneling.....	....	....	2	2
	16	6	11	33



## FATAL ACCIDENTS CLASSIFIED AS TO INDUSTRY

From July 1, 1915, to June 30, 1926

INDUSTRY	Plan No. 1	Plan No. 2	Plan No. 3	All Plans
Agricultural Machinery Manufacturing .....	1	...	...	1
Auditors, Accountants and Office Clerks .....	...	2	...	2
Beet Sugar Manufacturing .....	...	6	...	6
Bookbinding, Printing, etc. ....	1	...	...	1
Brick Manfg., Clay Digging and Construction of Kilns.....	...	1	1	2
Bridges—Masonry .....	...	1	1	2
Bridges—Span 20 feet or less—and Culverts.....	...	...	10	10
Butchering—Including Handling Livestock .....	...	2	...	2
Carpentry—Wooden Bridges N. O. C. ....	1	4	4	9
Cement and Plaster Manfg.—Excluding Quarrying.....	...	8	3	11
Chauffeurs and Helpers—Commercial .....	...	2	...	2
Creameries and Dairies—Excluding Farm .....	...	4	...	4
Electric Light and Power Plants.....	36	...	1	37
Farm Labor .....	...	1	...	1
Farm Machinery—Operation by Contractors .....	...	1	...	1
Firemen—Fire Departments including D. C. and H. ....	...	...	1	1
Foundries—Iron and Steel .....	...	1	1	2
Garages, Rubber Tire Dealers, Gas Stations.....	...	4	...	4
Gas Works—Operation .....	...	...	1	1
Gas, Steam and Water Mains—Construction.....	1	1	2	4
Gasoline Manfg. and Oil Refining.....	...	1	...	1
Grain Elevators—Operation .....	...	7	...	7
Gravel Pits—Operation .....	...	...	1	1
Ice Harvesting and Storing .....	...	1	...	1
Laundries, Cleaning and Dyeing .....	...	...	2	2
Lime Manfg.—Including Quarrying .....	...	1	...	1
Logging and Lumbering .....	24	2	30	56
Lumber Yards and Fuel Dealers.....	...	7	1	8
Milling—Grain and Feed .....	...	1	...	1
Mining—Coal .....	108	8	27	143
Mining—Metals .....	596	50	71	717
Oil Wells—Development, including Shooting .....	1	4	2	7
Ore Milling—No Mining .....	4	1	1	6
Paving or Road Surfacing .....	...	...	2	2
Policemen and Peace Officers .....	...	...	4	4
Plumbing and Steam Fitting .....	...	...	2	2
Railroad Construction—Excluding Bridge Building.....	...	9	9	18
Railroad—Electric—Operation and Maintenance.....	4	...	...	4
Road and Street Construction .....	...	1	20	21
Saw and Lath Mills .....	19	1	7	27
Sewer—Disposal and Plant Operation.....	...	...	3	3
Smelters—Operation of .....	94	3	...	97
Steam Heating Plants—Operation .....	...	1	...	1
Stores—Handling Heavy Merchandise .....	...	1	...	1
Telephone and Telegraph—Operation and Maintenance.....	3	...	1	4
Waterworks—Operation .....	...	1	2	3
Total.....	893	138	210	1241

# ACCIDENTS CLASSIFIED AS TO DEGREE OF DISABILITY

From July 1, 1915, to June 30, 1926

Degree of Disability	PLAN NO. 1	Compensation Paid (Inclusive of Burial, exclusive of Medical and Hospital)	Number of Accidents
Temporary Total .....		\$1,213,297.12	35,618
Permanent Partial .....		367,544.24	689
Permanent Total .....		74,410.84	16
Fatal .....		1,704,845.08	893
		<u>\$3,360,097.28</u>	<u>37,216</u>
PLAN NO. 2			
Temporary Total .....		\$ 284,146.40	13,957
Permanent Partial .....		85,741.20	249
Permanent Total .....		25,933.60	6
Fatal .....		215,313.23	138
		<u>\$ 611,134.43</u>	<u>14,350</u>
PLAN NO. 3			
Temporary Total .....		\$ 70,403.15	10,016
Permanent Partial .....		275,929.75	295
Permanent Total .....		489,863.39	11
Fatal .....		383,204.84	210
		<u>\$1,219,401.13</u>	<u>10,532</u>
TOTAL ALL PLANS			
PLAN NO. 1 .....		\$3,360,097.28	37,216
PLAN NO. 2 .....		611,134.43	14,350
PLAN NO. 3 .....		1,219,401.13	10,532
		<u>\$5,190,632.84</u>	<u>62,098</u>

## COMPENSATION PAYMENTS CLASSIFIED AS TO INDUSTRY

From July 1, 1915, to June 30, 1926.

PLAN NO. ONE

INDUSTRIES	Compensation	Medical & Hospital	Burial	Totals
Agricultural Machinery Manfg.	\$ 660.00	\$ 2.00	\$ .	\$ 662.00
Auditors, Accountants, Office Clerks.	3,440.39	508.35		3,948.74
Bakeries and Confectionery Manfg.	2,017.89	23.00		2,040.89
Beet Sugar Manfg.	319.50	424.01		743.51
Bookbinding, Printing, etc.	6,544.25	392.00		6,936.25
Bridges—Span 20 feet or less	85.00			85.00
Building Moving (all operations)	951.66	345.65	150.00	1,447.31
Butchering—Inc. Handling Livestock		59.00		59.00
Carpentry—Wooden Bridges, etc.	1,897.08	50.00	150.00	2,097.08
Creameries	37.50			37.50
Electrical Fix. and Wiring—Inside	12.50	12.50		25.00
Electric Light and Power Lines—Const.	124.00			124.00
Electric Light and Power Plants—Oper.	112,907.43	3,181.09	3,280.73	119,369.25
Farm Machinery—Operation	308.14	54.00		362.14
Foundries—Iron and Steel	340.81	306.75		647.56
Gas Works—Operation		11.00		11.00
Grain Elevators—Operation	210.00	510.60		720.60
Hotels, Restaurants and Clubs		17.50		17.50
High Explosives	314.94			314.94
Ice Harvesting and Storing	447.82	206.00		653.82
Iron and Steel Erection and Repair	115.00			115.00
Laundries, Cleaning and Dyeing	110.60	133.00		243.60
Logging and Lumber	74,948.79	922.15	1,125.00	76,995.94
Lumber Yards, Fuel and Material Dlrs.	317.71	385.85		703.56
Machine Shops—Excluding Foundry	569.42	74.25		643.67
Machinery—Heavy—Installation	362.60	12.00		374.60
Milling—Grain	114.54	61.04		175.58
Millwright Work	83.50			83.50
Mining—Coal	448,405.28	8,035.18	7,515.90	463,956.36
Mining—Metals	2,044,158.19	1,017.46	53,125.00	2,098,300.65
Oil Wells—Including Shooting	5,823.08	4,406.12	300.00	10,529.20
Ore Milling—No Mining	18,809.71	3,828.78	200.00	22,838.49
Planing and Moulding Mills	3,332.30			3,332.30
Plumbing and Steam Fitting		7.50		7.50
Railroad Const.—Exc. Bridge Bldg.	221.65			221.65
Railroad—Electric—Oper. & Maint.	26,580.47	587.75	425.00	27,593.22
Railroad—Steam—Oper. and Maint.	64.80			64.80
Saw and Lath Mills	76,823.02	3,695.05	1,926.26	82,444.33
Smelters—Operation of	435,665.85	442.19	1,925.00	438,033.04
Steam, Gas and Water Mains—Const.	1,418.15	717.25	75.00	2,210.49
Tanning	84.00	278.95		362.95
Tel. and Tel.—Office and Exchange	30.00			30.00
Tel. and Tel.—Operation and Maint.	18,667.82	12,991.20	150.00	31,809.02
Waterworks—Operation	2,424.00	176.50		2,600.50
Totals	\$3,289,749.39	\$43,875.67	\$70,347.89	\$3,403,972.95

## COMPENSATION PAYMENTS CLASSIFIED AS TO INDUSTRY

From July 1, 1915, to June 30, 1926.

PLAN NO. TWO

INDUSTRIES	Compensation	Medical and Hospital	Burial	Totals
Asylums and Hospitals	\$ 34.27	\$	\$	\$ 34.27
Auditors, Accts. and Office Clerks	15,530.44	14,412.69	125.00	30,068.13
Auto, Garages and Rubber Tire Dirs.	38,968.40	20,199.85	425.00	59,593.25
Auto, Livery and Taxi Stations	111.59	219.00		330.59
Awning and Tent Erection	534.29	154.00		688.29
Bakeries and Confectionery Manfg.	3,550.05	3,814.15		7,364.20
Beet Sugar Manfg	36,556.06	9,836.44	375.00	46,767.50
Blacksmithing	811.26	1,338.79		2,150.05
Bookbinding and Printing	2,756.01	3,496.85		6,252.86
Boot and Shoe Manfg. and Repair.		75.00		75.00
Bottling Works	93.30	512.00		605.30
Brick and Tile Manfg.	2,909.98	1,238.05		4,148.03
Bridges—Metal, Iron and Steel	49.45	121.50		170.95
Bridges—Span 20 feet or less	4,550.78	669.72		5,220.50
Butchering—Inc. Handling Livestock	11,712.25	3,670.45	75.00	15,457.70
Cabinet Works—with Power Machinery	250.84	238.50		489.34
Canneries, Bean Sorting and Handling	1,563.49	1,472.15		3,035.64
Carpentry—Installat'n of Interior Trim	5.00	12.00		17.00
Carpentry—Bridges, etc.	29,503.35	12,637.21	75.00	42,215.56
Cement and Plaster Manfg.	17,039.87	172.80	600.00	17,812.67
Cemeteries—Operation of		19.00		19.00
Chauffeurs and Helpers	11,192.63	2,927.23	75.00	14,194.86
Cigar Makers		137.04		137.04
Coal Merchants—Handling Coal Exc.	79.43	293.75		373.18
Concrete Const.—Except Paving	2,689.71	351.15		3,040.86
Concrete Walks and Curbs		50.00		50.00
Creameries	22,530.54	7,336.57	225.00	30,092.11
Electric Fixt. and Wiring—Inside	376.85	831.00		1,207.85
Electric Apparatus—Install'n and Rep.	1,004.17	456.75		1,460.92
Electric Light and Power Plants	434.65	951.40		1,386.05
Excavating	2,287.30	270.50		2,557.80
Farm Labor	3,021.34	3,388.02	265.00	6,674.36
Foundries—Iron and Steel	5,908.22	1,808.20		7,716.42
Gas Works—Operation of	2,240.00	53.00		2,293.00
Gasoline and Oil Refining	1,330.60	1,200.60		2,531.20
Glaziers		122.00		122.00
Grain Elevators	22,155.86	5,761.21	350.00	28,267.07
Gravel Pits—Operation of	1,153.47	673.65		1,827.12
Harness and Saddle Manfg.		441.33		441.33
Hay, Grain and Feed Dealers	131.00			131.00
Hotels, Restaurants and Clubs	526.84	924.75		1,451.59
Ice Dealers	90.00			90.00
Ice Harvesting and Storing	4,136.82	2,488.62		6,625.44
Irrig'n or Drainage Systems Const'n	198.28	269.50		467.78
Janitors	3,761.28	516.00	75.00	4,352.28
Lathing and Plastering	940.51	241.50		1,182.01
Laundries, Cleaning and Dyeing	6,707.14	8,176.50		14,883.64
Lime Manfg.—Including Quarrying		33.00	75.00	108.00
Logging and Lumbering	11,095.04	1,089.55	150.00	12,334.59
Lumber Yards, Fuel and Material Dirs.	14,939.70	8,124.12	375.00	23,438.82
Machine Shops	2,995.48	2,964.65		5,960.13
Machinery—Heavy Installation	1,603.94	984.35	75.00	2,663.29
Marble and Stone Setting	173.00	64.00		237.00
Masonry—N. O. C.	596.53	711.50		1,308.03
Mattress Manfg.	406.47	117.00		523.47
Milling—Grain and Feed	6,051.81	7,043.43	275.00	13,370.24
Mining—Coal	30,420.21	539.10	600.00	31,559.31
Mining—Metals	183,995.37	5,314.53	3,375.00	192,684.90
Nurseries (All operations)	356.75	25.00		381.75
Oil Transportation—Pipeline, etc.	200.00	142.50		342.50
Oil Wells—Development and Shooting	22,530.06	12,596.82	300.00	35,426.88
Optical Goods—Manfg.		38.00		38.00
Ore Milling—No Mining	2,027.15	269.94	150.00	2,447.09
Painting and Decorating—Interior	86.21	263.30		349.51
Painting and Decorating—Exterior	590.83	1,224.04		1,814.87
Paving and Road Surfacing	67.50	154.00		221.50
Planing and Moulding Mills	958.74	328.00		1,286.74
Plumbing and Heating	3,723.86	3,374.92	400.00	7,498.78
Produce Dealers	24.00	76.00		100.00
Quarries—N. P. D.	1,588.74	341.50		1,930.24
Railroad—Const.—Exc. Bridge Bldg.	21,975.21	6,306.80	726.50	29,008.51
Railroad—Electric—Oper. and Maint.	56.25	65.00		121.25

# COMPENSATION PAYMENTS CLASSIFIED AS TO INDUSTRY (Continued)

From July 1, 1915, to June 30, 1926.

PLAN NO. TWO

INDUSTRIES	Compensation	Medical and Hospital	Burial	Totals
Road or Street Construction.....	8,082.66	1,811.96	75.00	9,969.62
Roofing—All Kinds .....	179.03	356.50	.....	535.53
Safe Moving .....	195.75	46.00	.....	241.75
Salesmen and Collectors .....	736.78	.....	.....	736.78
Sash, Door and Blind Manfg. ....	142.06	416.50	.....	558.56
Saw and Lath Mills .....	9,150.89	993.60	.....	10,144.49
Sewer—Disposal and Plant Operation.....	4,565.63	37.00	.....	4,602.63
Sheet Metal Work—Shop and Interior.....	490.31	541.65	.....	1,031.96
Sheet Metal Work—Exterior.....	497.25	520.00	.....	1,017.25
Smelters—Operation of .....	2,470.15	200.00	.....	2,670.15
Soap or Soap Powder Manfg. ....	20.00	32.00	.....	52.00
Stone Cutting and Polishing .....	780.93	133.00	.....	913.93
Stores—Handling Light Merchandise .....	313.56	1,291.00	.....	1,604.56
Stores—Handling Heavy Merchandise .....	735.43	572.50	.....	1,307.93
Stores—Meat, Fish and Poultry .....	459.50	687.00	.....	1,146.50
Stores—Heavy Mdse. and Implements .....	.....	12.00	150.00	162.00
Tanning .....	640.00	.....	.....	640.00
Telephone and Telegraph—Operation.....	81.43	138.50	.....	219.93
Theatres—Managers, Ushers, etc. ....	50.00	139.00	.....	189.00
Theatres—Stage Hands, Machine Oprs. ....	4,444.70	929.40	.....	5,374.10
Truckmen, Draymen and Helpers .....	583.48	668.90	.....	1,252.38
Undertakers .....	.....	23.00	.....	23.00
Waterworks—Operation of .....	1,233.22	1,329.25	.....	2,562.47
Totals.....	\$601,742.93	\$177,050.23	\$ 9,391.50	\$788,184.66

## COMPENSATION PAYMENTS CLASSIFIED AS TO INDUSTRY

From July 1, 1915, to June 30, 1926.

PLAN NO. THREE

INDUSTRIES	Compensation	Medical and Hospital	Burial	Totals
Acid Manufacturing .....	\$ .....	\$ 57.00	\$ .....	\$ 57.00
Asphalt Works—Shop and Yard .....	.....	5.00	.....	5.00
Asylums and Hospitals .....	1,464.80	334.50	.....	1,799.30
Auditors, Accountants and Office Clks. ....	467.50	366.90	.....	834.40
Auto Garages and Service Stations .....	3,347.88	2,980.35	.....	6,328.23
Bakeries and Confectionery Manfg. ....	1,225.02	1,580.00	.....	2,805.02
Blacksmithing .....	777.30	688.25	.....	1,465.55
Bookbinding and Printing .....	3,252.37	2,711.95	.....	5,964.32
Bottling Works .....	.....	111.00	.....	111.00
Brick and Tile Manfg. ....	1,157.10	637.10	75.00	1,869.20
Bridges—Span 20 feet or less .....	23,631.65	4,103.38	725.00	28,460.03
Brush or Broom Manfg. ....	24.00	.....	.....	24.00
Building Moving (All operations) .....	152.45	355.95	.....	508.40
Butchering—Inc. Handling Livestock .....	4,962.34	2,289.75	.....	7,252.09
Cabinet Works—Power Machinery .....	501.25	345.00	.....	846.25
Canneries and Bean Sorting .....	281.50	510.00	.....	791.50
Carpentry—Install'n of Interior Trim .....	.....	9.00	.....	9.00
Carpentry—Shop only .....	.....	41.50	.....	41.50
Carpentry—Bridges, etc. ....	56,703.29	13,190.75	200.00	70,094.04
Cellar Excavation .....	990.00	455.00	75.00	1,520.00
Cement and Plaster Manfg. ....	16,609.47	242.00	350.00	17,201.47
Cemeteries—Operation .....	86.52	52.00	.....	138.52
Chauffeurs and Helpers .....	6,603.71	3,193.55	75.00	9,872.26
Chemical Manufacturing .....	.....	3.00	.....	3.00
Commissary Works—Cooks and Waiters .....	453.69	45.80	.....	499.49
Concrete Const.—Except Paving .....	689.89	510.05	.....	1,199.94
Creameries .....	1,208.26	1,633.50	.....	2,841.76
Electrical Fixtures and Wiring—Inside .....	641.90	401.15	.....	1,043.05
Electrical Apparatus—Install'n & Rep. ....	.....	17.00	.....	17.00
Electric Light and Power Plants .....	2,428.83	2,413.66	150.00	4,992.49
Engineers—Civil and Mechanic .....	.....	12.50	.....	12.50
Farm Labor .....	868.03	337.15	.....	1,205.18
Farm Machinery—Opr. by Contractors .....	1,717.20	579.45	.....	2,296.65
Fertilizer—Mixing Plants .....	836.50	453.00	.....	1,289.50
Firemen—Fire Departments .....	800.61	941.35	125.00	1,866.96
Foundries—Iron and Steel .....	1,760.15	148.50	.....	1,908.65
Gas Works—Operation .....	353.15	418.55	150.00	921.70
Gas, Steam and Water Mains—Const'n .....	1,398.95	1,176.70	125.00	2,700.65
Glaziers .....	20.00	233.00	.....	253.00
Grain Elevators .....	9,581.75	1,922.70	.....	11,504.45
Gravel Pits—Operation .....	10,365.17	1,605.25	275.00	12,245.42
Hotels, Restaurants and Clubs .....	7,195.97	1,895.85	76.79	9,168.61
Ice Dealers .....	584.67	547.00	.....	1,131.67
Ice Harvesting and Storing .....	11,187.39	5,010.15	125.00	16,322.54
Iron and Steel Erection and Repair .....	1,379.00	823.70	.....	2,202.70
Irrigation and Drainage Systems .....	2,016.25	1,101.10	.....	3,117.35
Irrigation Works—Operation .....	110.00	228.85	.....	338.85
Janitors .....	13,352.35	2,238.35	.....	15,590.70
Junk Dealers .....	199.00	300.80	.....	499.80
Lathing and Plastering .....	37.50	110.00	.....	147.50
Laundries, Cleaning and Dyeing .....	2,147.76	854.50	.....	3,002.26
Lime Manfg.—Including Quarrying .....	1,897.30	208.50	.....	2,105.80
Logging and Lumbering .....	189,442.70	8,704.85	3,497.00	201,644.55
Lumber Yards, Fuel and Material Dls. ....	15,415.30	3,312.97	125.00	18,853.27
Machine Shops .....	31.35	431.50	75.00	537.85
Marble and Stone Setting .....	72.00	26.00	.....	98.00
Masonry—Bridges, etc. ....	6,937.25	2,916.80	.....	9,854.05
Mattress Manufacturing .....	1,270.00	67.00	.....	1,337.00
Milling—Grain and Feed .....	8,175.18	1,149.70	75.00	9,399.88
Millwright Work .....	33.32	26.00	.....	59.32
Mining—Coal .....	112,407.56	8,751.36	2,475.00	123,633.92
Mining—Metals .....	364,586.02	15,433.53	6,790.00	386,809.55
Oil Distributing—Mixing, etc. ....	17.50	20.00	.....	37.50
Oil Refining and Gasoline Manfg. ....	597.97	1,135.00	.....	1,732.97
Oil Transportation—Pipeline, etc. ....	425.00	138.50	.....	563.50
Oil Wells—Development and Shooting .....	22,254.23	7,535.78	327.25	30,117.26
Oil Wells—Operation .....	274.30	154.00	.....	428.30
Ore Milling—No Mining .....	4,158.83	765.75	75.00	4,999.58
Painting and Paperhanging .....	1,321.48	410.00	.....	1,731.48
Painting and Decorating—Exterior .....	762.04	840.35	.....	1,602.39
Paving or Road Surfacing .....	15,830.50	6,898.50	374.00	23,103.00
Pile Driving .....	345.00	12.00	75.00	432.00



# COMPENSATION PAYMENTS CLASSIFIED AS TO INDUSTRY (Continued)

From July 1, 1915, to June 30, 1926.

PLAN NO. THREE

INDUSTRIES	Compensation	Medical and Hospital	Burial	Totals
Planing and Moulding Mills.....	7,098.30	1,153.55	75.00	8,326.85
Plumbing and Steamfitting.....	2,645.79	1,921.90	75.00	4,642.69
Policemen and Peace Officers .....	1,471.76	509.75	450.00	2,431.51
Quarries .....	4,892.50	953.60		5,846.10
Railroad—Const'n—Exc. Bridge Bldg.....	19,467.83	2,064.15	150.00	21,681.98
Railroad—Steam—Operation and Maint.....	137.47			137.47
Railroad—Electric—Oper. and Maint.....	60.00	51.50		111.50
Road or Street Construction .....	126,823.06	20,905.97	1,890.00	149,619.03
Roofing—All Kinds .....	285.00	179.00		464.00
Safe Moving .....	339.67	205.00		544.67
Salesmen and Collectors .....	150.00	61.50		211.50
Sash, Door and Blind Manfg. ....	804.46	325.50		1,129.96
Saw and Lath Mills .....	40,546.54	6,277.95	400.00	47,224.49
Sewer—Disposal and Plant Operation.....	2,134.48	488.20	325.00	2,947.68
Sewer—Construction—All Operations.....	7,131.25	621.40	75.00	7,827.65
Sheet Metal Work—Shop and Interior.....	139.56	655.50		795.06
Sheet Metal Work—Away from Shop.....	7.50	86.50		94.00
Soap or Soap Powder Manfg. ....	243.25	366.25		609.50
Steam Heating Plants—Operation.....		20.95		20.95
Stone Crushing—No Quarrying.....		7.00		7.00
Stone Cutting and Polishing.....	245.40	315.50		560.90
Storage—Inc. Handling and Packing.....		38.50		38.50
Stores—Handling Light Merchandise.....	300.86	467.16		768.02
Stores—Handling Heavy Merchandise.....	510.00	731.00		1,241.00
Stores, Meat, Fish and Poultry .....	328.40	246.50		574.90
Tel. and Tel.—Operation and Maint.....	4,600.40	200.00	75.00	4,875.40
Truckmen, Draymen and Helpers .....	16,860.01	7,690.75		24,550.76
Tunneling—Other than Mining.....	2,781.32	47.15	75.00	2,903.47
Vessels and Ferries .....	66.41	173.50		239.91
Waterworks—Operation .....	19,134.66	4,424.85	325.00	23,884.51
Wood Preserving .....	85.40	29.00		114.40
Total.....	\$1,199,118.23	\$170,379.71	\$ 20,330.04	\$1,389,827.98



## COMPENSATION PAYMENTS CLASSIFIED AS TO INDUSTRY

From July 1, 1915, to June 30, 1926.

ALL PLANS

INDUSTRIES	Compensation	Medical and Hospital	Burial	Totals
Acid Manufacturing	\$.....	\$ 57.00	\$.....	\$ 57.00
Agricultural Machinery—Manfg.	660.00	2.00	.....	662.00
Asphalt Works—Shops and Yard	.....	5.00	.....	5.00
Asylums and Hospitals	1,499.07	334.50	.....	1,833.57
Auditors, Accountants and Office Clks.	19,438.33	15,287.94	125.00	34,851.27
Auto Garages and Service Stations	42,316.28	23,180.20	425.00	65,921.48
Auto, Livery and Taxi Stations	111.59	219.00	.....	330.59
Awning or Tent Erection	534.29	154.00	.....	688.29
Bakeries and Confectionery Manfg.	6,792.96	5,417.15	.....	12,210.11
Beet Sugar Manufacturing	36,875.56	10,260.45	375.00	47,511.01
Blacksmithing	1,588.56	2,027.04	.....	3,615.60
Bookbinding, Printing, etc.	12,552.63	6,600.80	.....	19,153.43
Boot and Shoe Manfg. and Repair	.....	75.00	.....	75.00
Bottling Works	93.30	623.00	.....	716.30
Brick and Tile Manfg.	4,067.08	1,875.15	75.00	6,017.23
Bridges—Metal, Iron and Steel	49.45	121.50	.....	170.95
Bridges—Span 20 feet or less	28,267.43	4,773.10	725.00	33,765.53
Brush and Broom Manfg.	24.00	.....	.....	24.00
Building Moving (all operations)	1,104.11	701.60	150.00	1,955.71
Butchering—Inc. Handling Livestock	16,674.59	6,019.20	75.00	22,768.79
Cabinet Works—with Power Machinery	.....	583.50	.....	1,335.59
Canneries—Bean Sorting	1,844.99	1,982.15	.....	3,827.14
Carpentry—Install'n of Interior Trim	5.00	21.00	.....	26.00
Carpentry Shop only	.....	41.50	.....	41.50
Carpentry—Wooden Bridges, etc.	88,103.72	25,877.96	425.00	114,406.68
Cellar Excavation	990.00	455.00	75.00	1,520.00
Cement and Plaster Manfg.	33,649.34	114.80	950.00	35,014.14
Cemeteries—Operation	86.52	71.00	.....	157.52
Chauffeurs and Helpers	17,796.34	6,120.78	150.00	24,067.12
Chemical Manufacturing	.....	3.00	.....	3.00
Cigar Makers	.....	137.04	.....	137.04
Coal Merchants—Handling of Coal Exc.	79.43	293.75	.....	373.18
Commissary Work—Cooks and Waiters	453.69	45.80	.....	499.49
Concrete Const'n—Except Paving	3,379.60	861.20	.....	4,240.80
Concrete—Walks and Curbs	.....	50.00	.....	50.00
Creameries	23,776.30	8,970.07	225.00	32,971.37
Electrical Fixtures and Wiring—Inside	1,031.25	1,244.65	.....	2,275.90
Electrical Apparatus—Install'n & Rep.	1,004.17	473.75	.....	1,477.92
Electric Light & Power Lines—Const'n	124.00	.....	.....	124.00
Electric Light & Power Plants—Oper'n	115,770.91	6,546.15	3,430.73	125,747.79
Engineers—Civil and Mechanic	.....	12.50	.....	12.50
Excavating	2,287.30	270.50	.....	2,557.80
Farm Labor	3,889.37	3,725.17	265.00	7,879.54
Farm Mach'y—Operation by Contractors	2,025.34	633.45	.....	2,658.79
Fertilizer—Mixing Plants	836.50	453.00	.....	1,289.50
Firemen—Fire Departments	800.61	941.35	125.00	1,866.96
Foundries—Iron and Steel	8,009.18	2,263.45	.....	10,272.63
Gas Works—Operation	2,593.15	482.55	150.00	3,225.70
Gasoline and Oil Refining	1,330.60	1,200.60	.....	2,531.20
Gas, Steam and Water Mains—Const'n	1,398.95	1,176.70	125.00	2,700.65
Glaziers	20.00	355.00	.....	375.00
Grain Elevators	31,947.61	8,194.51	350.00	40,492.12
Gravel Pits—Operation	11,518.64	2,278.90	275.00	14,072.54
Harness and Saddle Manfg.	.....	441.33	.....	441.33
Hay, Grain and Feed Dealers	131.00	.....	.....	131.00
Hotels, Restaurants and Clubs	7,722.81	2,838.10	76.79	10,637.70
High Explosives	314.94	.....	.....	314.94
Ice Dealers	674.67	547.00	.....	1,221.67
Ice Harvesting and Storing	15,772.03	7,704.77	125.00	23,601.80
Iron and Steel Erection and Repair	1,494.00	823.70	.....	2,317.70
Irrigat'n or Drainage Systems—Const'n	2,214.53	1,370.60	.....	3,585.13
Irrigation Works—Operation	110.00	228.85	.....	338.85
Janitors	17,113.63	2,754.35	75.00	19,942.98
Junk Dealers	199.00	300.80	.....	499.80
Lathing and Plastering	978.01	351.50	.....	1,329.51
Laundries, Cleaning and Dyeing	8,965.50	9,164.00	.....	18,129.50
Lime Manfg. including Quarrying	1,897.30	241.50	75.00	2,213.80
Logging and Lumbering	275,486.53	10,716.55	4,772.00	290,975.08
Lumber Yards, Fuel and Material Dirs.	30,672.71	11,822.94	500.00	42,995.65
Machine Shops—Excluding Foundry	3,596.25	3,470.40	75.00	7,141.65
Machinery—Heavy Installation	1,966.54	996.35	75.00	3,037.89
Marble and Stone Setting	245.00	90.00	.....	335.00

# COMPENSATION PAYMENTS CLASSIFIED AS TO INDUSTRY (Continued)

From July 1, 1915, to June 30, 1926.

ALL PLANS

INDUSTRIES	Compensation	Medical and Hospital	Burial	Totals
Masonry—Bridges, etc.	7,533.78	3,628.30		11,162.08
Mattress Manufacturing	1,676.47	184.00		1,860.47
Milling—Grain and Feed	14,341.53	8,254.17	350.00	22,945.70
Millwright Work	116.82	26.00		142.82
Mining—Coal	591,233.05	17,325.64	10,590.90	619,149.59
Mining—Metals	2,592,739.58	21,765.52	63,290.00	2,677,795.10
Nurseries (all operations)	356.75	25.00		381.75
Oil Distributing—Mixing, etc.	17.50	20.00		37.50
Oil Refining and Gasoline Manfg.	597.97	1,135.00		1,732.97
Oil Transportation—Pipe line, etc.	625.00	281.00		906.00
Oil Wells—Development and Shooting	50,607.37	24,538.72	927.25	76,073.34
Oil Wells—Operation	274.30	154.00		428.30
Optical Goods—Manufacturing		38.00		38.00
Ore Milling—No Mining	24,995.69	4,864.47	425.00	30,285.16
Painting and Paperhanging	1,407.69	673.30		2,080.99
Painting and Decorating—Exterior	1,352.87	2,064.39		3,417.26
Paving or Road Surfacing	15,898.00	7,052.50	374.00	23,324.50
Pile Driving	345.00	12.00	75.00	432.00
Planing and Moulding Mills	11,389.34	1,481.55	75.00	12,945.89
Plumbing and Steam Fitting	6,369.65	5,304.32	475.00	12,148.97
Policemen and Peace Officers	1,471.76	509.75	450.00	2,431.51
Produce Dealers	24.00	76.00		100.00
Quarries, N. P. D.	6,481.24	1,295.10		7,776.34
Railroad—Const'n—Exc. Bridge Bldg.	41,664.69	8,370.95	876.50	50,912.14
Railroad—Electric—Oper'n and Maint.	26,696.72	704.25	425.00	27,825.97
Railroad—Steam—Oper'n and Maint.	202.27			202.27
Road or Street Construction	134,905.72	22,717.93	1,965.00	159,588.65
Roofing—All Kinds	464.03	535.50		999.53
Safe Moving	535.42	251.00		786.42
Salesmen and Collectors	886.78	61.50		948.28
Sash, Door and Blind Manfg.	946.52	742.00		1,688.52
Saw and Lath Mills	126,520.45	10,966.60	2,326.26	139,813.31
Sewer—Disposal and Plant Operation	6,700.11	525.20	325.00	7,550.31
Sewer—Construction—All Operations	7,131.25	621.40	75.00	7,827.65
Sheet Metal Work—Shop only	629.87	1,197.15		1,827.02
Sheet Metal Work—Away from Shop	504.75	606.50		1,111.25
Smelters—Operation	438,136.00	642.19	1,925.00	440,703.19
Soap or Soap Powder Manufacturing	263.25	398.25		661.50
Steam, Gas and Water Mains	1,418.15	717.25	75.00	2,210.40
Steam Heating Plants—Operation		20.95		20.95
Stone Crushing—No Quarrying		7.00		7.00
Stone Cutting and Polishing	1,026.33	448.50		1,474.83
Storage—Inc. Handling and Packing		38.50		38.50
Stores—Handling Light Merchandise	614.42	1,758.16		2,372.58
Stores—Handling Heavy Merchandise	1,245.43	1,303.50		2,548.93
Stores—Meat, Fish or Poultry	787.90	933.50		1,721.40
Stores—Heavy Mdse. and Implements		12.00	150.00	162.00
Tanning	724.00	278.95		1,002.95
Tel. and Tel.—Office and Exchange	30.00			30.00
Tel. and Tel.—Operation and Maint.	23,349.65	13,329.70	225.00	36,904.35
Theatres—Managers and Ushers	50.00	139.00		189.00
Theatres—Stage Hands, Machine Oper'n	4,444.70	929.40		5,374.10
Truckmen, Draymen and Helpers	17,443.49	8,359.65		25,803.14
Tunneling—other than Mining	2,781.32	47.15	75.00	2,903.47
Undertakers		23.00		23.00
Vessels and Ferries	66.41	173.50		239.91
Waterworks—Operation	22,791.88	5,930.60	325.00	29,047.48
Wood Preserving	85.40	29.00		114.40
Totals	\$5,090,610.55	\$391,305.61	\$100,069.43	\$5,581,985.59

**EMPLOYEES UNDER ACT**

From July 1, 1925 to June 30, 1926.

All Plans

Explanatory: The total number of employers under the Act on June 30, 1926 was 2,668. The total number of employees protected under the Act on that date was 50,586. The number of employers and the number of employees under the protection of the Act varies from day to day, as new concerns come in and old ones drop out. Since changes in these numbers are constantly occurring, it is not possible to compile an absolutely accurate statement for any specific date as to the number of employees. The number of employers may be exactly determined. The Division of Statistics in the Department has lately been completely audited and rechecked. It is believed that the number of employers shown as under the Act on June 30, 1926 is exact, and that the number of employees shown for that date is as nearly accurate as can be computed.

The following table shows the number of employees in each classification of industry as nearly as these can be classified and as they are carried for statistical and rating purposes on the books of this Department. It is not possible to show the number of employers under each classification and code number for the reason that many employers take several classifications. A single employer may have workmen engaged in as many as ten or twelve of the classifications of industry listed and be rated and assessed in accordance with the number of workmen engaged in each of the several classifications.

## EMPLOYEES UNDER ACT

INDUSTRIES	Code Number (Mont. Code)	Plan No. 1 Employees	Plan No. 2 Employees	Plan No. 3 Employees	Total Employees
Advertising Signs	1503		2		2
Analytical Chemists	201		3	30	33
Asylums and Hospitals	2303		159	345	504
Auditors, Accountants and Office Clerks	2301		90	203	293
Auto Painting and Upholstering	302		5	1	6
Auto Garages and Tire Dealers	308	9	819	270	1,098
Auto, Livery and Taxi Stations	310		66	7	73
Awning and Tent Manufacturing	202		5		5
Awning and Tent Erection	2102		2		2
Bakeries and Confectionery Manufacturing	205		179	151	330
Barber and Beauty Shops	2806			2	2
Beet Sugar Manufacturing	706	60	400		460
Billiard Halls and Bowling Alleys	204		9		9
Blacksmithing	517		30	20	50
Board of Entomology	104			6	6
Boiler Making, Repairing, etc.	1410		10		10
Bookbinding and Printing	111	218	323	410	951
Boot and Shoe Manufacturing, Repair	305		6	10	16
Bottling Works and Breweries	502		53	13	66
Erick and Tile Manufacturing	709		50	71	121
Bridges, Span 20 feet or less	2110			314	314
Brush and Broom Manufacturing	710			5	5
Building, Moving and Raising	2501		14	10	24
Butchering—Including Handling Livestock	912		154	46	200
Cabinet Works with Power Machinery	812			12	12
Creameries	506		76	46	122
Carpentry—Installation and Interior Work	518			9	10
Carpentry—Shop only	1207		1	3	4
Carpentry and Building	1710		520	620	1,140
Cellar Excavation	1906		12	16	28
Cement and Plaster Manufacturing	1208			120	120
Chauffeurs and Helpers	309		20	60	80
Chemical Manufacturing	303			34	34
Cigar Makers	2809		35		35
City Engineers	1301			116	116
Coal Merchants	1204		140	4	144
Commissary Work—Cooks and Waiters in Camp	114		16	1	17
Concrete Construction, Bldgs., etc., except Paving	2303		25	37	62
Concrete Walks and Curbing	511			18	18
Creameries	402		187	134	321
Electrical Fixtures and Wiring—Inside	508	11	61	29	101
Electrical Apparatus—Installation and Repair	2002		2	5	7
Electric Light and Power Plants	1711	1,011	11	110	1,132
Elevators—Freight and Passenger Install'n & Rep.	1706	7	4		11
Farm Labor	1209		834	272	1,106
Farm Machinery—Operation by Contractors	1415		17	21	38
Firemen—Fire Departments	2304			62	62
Fireworks—Displays	2204		3		3
Foundries—Steel and Iron	1210	25	75	25	125
Garbage Works—Crematories, etc.	1002			29	29
Gas Works—Operation	803	22	95	42	159
Gas, Steam and Water Mains	809			48	48
Glaziers	703		1	13	14
Grain Elevators	1009	111	322	71	504
Gravel Pits and Placer Mining	1405		20	129	149
Hay, Grain and Feed Dealers	519		22	2	24
Hotels, Restaurants and Clubs	113	64	601	217	882
Ice Dealers	2003		37	95	132
Ice Harvesting and Storing only	2007		15	10	25
Iron and Steel Erection and Repair	2401	56	11	64	131
Irrigation and Drainage Systems	1705			27	27
Irrigation Works—Operation	509			143	143
Janitors	712		208	686	894
Junk Dealers	1211			15	15
Lathing and Plastering	505		6	15	21
Laundries, Cleaning and Dyeing	601		627	148	775
Lime Manufacturing and Quarrying	1003			11	11

## EMPLOYEES UNDER ACT—(Continued)

INDUSTRIES	Code Number (Mont. Code)	Plan No. 1 Employees	Plan No. 2 Employees	Plan No. 3 Employees	Total Employees
Logging and Lumbering	1908	422	359	1,368	2,149
Lumber Yards and Fuel Dealers	516	50	403	223	876
Machine Shops—Excluding Foundry	504		69	56	125
Machinery—Heavy—Installation, etc.	1004	16	25	2	43
Marble and Stone Setting	408		6	5	11
Masonry—Bridges, etc.	2108		40	26	66
Milling—Grain and Feed	811		204	31	235
Millwright Work	1101		1	1	2
Mining—Coal	1808	2,018	195	373	2,586
Mining—Metals	1809	14,944	273	1,277	16,494
Nurseries—All Operations	208		63	9	72
Oil Distributing	1104		17		17
Oil Refining	1303		56	61	117
Oil Transportation and Pipe Line	805			70	70
Oil Wells—Development and Shooting	1512	101	228	240	569
Oil Wells—Operation only	806		23	112	135
Optical Goods Manufacturing	115		9		9
Ore Milling—No Mining	1401	136	33	22	191
Painting and Paper Hanging	412		52	132	184
Painting—Exterior Work	1407		29	68	97
Paving and Road Surfacing	713			356	356
Planing and Moulding Mills	1205			66	66
Plumbing, Steamfitting and Heating	808		216	87	303
Policemen and Peace Officers	1408			426	426
Produce Dealers	206		68	19	87
Quarries	1511		6	3	9
Railroad Construction	1704		75	103	178
Railroad—Steam—Operation and Maintenance	1607		1		1
Railroad—Electric—Operation and Maintenance	1608	611		37	648
Road and Street Construction	1301		129	3,331	3,460
Roofing—All Kinds	2104			6	6
Salesmen and Collectors	2802	7	131	11	149
Sash, Door and Blind Manufacturing	1006			98	98
Saw and Lath Mills	1609	975	225	442	1,642
Seed Merchants	207		141	17	158
Sewer Disposal and Plant Operation	1606			19	19
Sewer Construction	2203			13	13
Sheet Metal Work—Shop and Interior Work	1702		7	6	13
Sheet Metal Work—Away from Shop	1903		25	14	39
Shooting Clubs and Galleries	1203			6	6
Smelters—Operation of	1201	366			366
Soap and Soap Powder Manufacturing	409		1		1
Steam Heating Plants	905			59	59
Steam Pipe and Boiler Insulation	510		1		1
Stone Crushing—Quarrying	908			14	14
Stone Cutting and Polishing—No Quarrying	507		3	46	49
Storage—Including Handling and Packing	1202	109	21	6	136
Stores—Handling Light Merchandise	2804	238	1,375	230	1,843
Stores—Handling Heavy Merchandise	2805		764	197	961
Stores—Meat, Fish and Poultry	307		60	35	95
Stores—Heavy Machinery and Implements	514	61	257	4	322
Telephone and Telegraph—Operation and Maint.	1707	902	3	25	930
Theatres—Managers and Ushers	110		154		154
Theatres—Stage Hands and Employees	103	5	174	4	183
Truckmen, Draymen and Helpers	1208		46	188	234
Undertakers	2808		8		8
Vessels and Ferries—Operation	907			17	17
Waterworks—Operation	802	74	32	171	277
Totals		22,629	12,392	15,565	50,586



## ECONOMIC LOSS DUE TO ACCIDENTS

From July 1, 1915 to June 30, 1923, a period of eight years, the Board tabulated as a part of its statistical data all time and wages lost by workmen as a result of industrial accidents under the Act. For the last three fiscal years, due to curtailment of appropriation and inability to pay for the necessary clerical help, the detailed tabulation of time and wages lost has been discontinued. An estimate, however, probably ninety-five to ninety-six per cent accurate, has been prepared.

Since it is not possible to compute the time or wages lost in total disability and death cases, an arbitrary value of \$6,000.00 each has been assigned to these. This is the value that the United States government puts upon a soldier in the U. S. Army.

When the amount paid out by employers in compensation, medical benefits, burial fees, etc., is balanced against the loss of wages suffered by injured workmen, there is a showing that prior to the liberalization of the Compensation Act by the last legislature (effective March 10, 1925) approximately 70 per cent of the economic loss was borne by the workmen and 30 per cent by the industries. In other words, there was returned to the workmen in benefits of one kind or another 30 per cent of the amount he lost in wages plus the amount he himself paid in hospital dues.

By the last legislative session the Act was amended in several particulars to bring about an average increase in benefits of approximately 25 per cent. It therefore follows that as the Act is now drawn approximately 60 per cent of the economic loss is borne by the workmen and 40 per cent by the industries.

This still leaves the Montana Act considerably less liberal on the whole than the average of the acts in the several surrounding states. As a matter of decent justice to the workers of the State, its liberality should be increased another 25 per cent which would bring it up on a par with the acts in our neighboring states, and result in about a fifty-fifty distribution of economic loss.

## MEDICAL COSTS

Prior to March 10, 1925, the maximum amount of benefit provided for medical, surgical and hospital service was \$100.00, payable for service rendered during the first fourteen days following injury only. This amount was entirely inadequate. It was not only unjust, but resulted in much complaint on the part of workmen and in a great deal of criticism from physicians and surgeons, who were often obliged to provide the cost of treatment out of their own pockets. By amendment at the last legislative session, the maximum amount that may be spent for medical, surgical and hospital service was increased to \$500.00, with a provision that the cost of such service during the first six months following injury only may be defrayed. The amendment works out except in very rare cases, with exact justice and has eliminated much of the complaint heretofore lodged against the Act. The tendency has, of course, been to materially increase the amount paid out to doctors and surgeons.

The following table shows the amount of expenditure for medical, surgical and hospital service under Plan Three for each of the eleven years that the Act has been effective and the average cost per case upon which payment has been made. The increase in medical benefit became effective March 10, 1925, and the following table is for cases up to June 30, 1926.

Fiscal Year	Bills Paid	Total Expenditures	Average Per Case
1915-1916 .....	63	\$ 1,415.00	\$22.46
1916-1917 .....	195	3,886.55	19.93
1917-1918 .....	293	6,999.35	23.88
1918-1919 .....	234	5,894.85	25.19
1919-1920 .....	558	12,052.40	21.60
1920-1921 .....	729	17,676.75	24.25
1921-1922 .....	709	21,460.62	30.27
1922-1923 .....	722	23,163.30	32.08
1923-1924 .....	757	20,911.04	27.62
1924-1925 .....	739	21,506.34	29.10
1925-1926 .....	948	28,059.81	29.60

### COMPENSATION BENEFITS

By amendment (effective March 10, 1925) the last legislature increased the maximum weekly compensation rate from \$12.50 to \$15.00, increased the amount of medical benefit from a maximum of \$100.00 during the first two weeks following injury to a maximum of \$500.00 during the first six months following injury, raised the age of children who may qualify as beneficiaries and of brothers and sisters who may qualify as dependents from sixteen to eighteen years, included for coverage public officials who are engaged in hazardous occupations, and made the Act elective as to farmers and those engaged in agricultural pursuits.

The sections of the old law providing that major and minor dependents (fathers, mothers, brothers and sisters) be paid the maximum amount of compensation if dependent to any extent was amended to provide that such dependents be paid compensation to the extent of dependency within the maximum weekly payment provided by the Act. This amendment, while in some cases decreasing the amount of benefit payable, is a great deal more just to the employer than the original law.

Although the maximum weekly benefit was increased from \$12.50 to \$15.00 per week, this does not mean that there was such an increase for all workmen under the Act. The Act still provides, as it did heretofore, that not to exceed 50% of the weekly wages at the time of injury may be paid as a compensation benefit. Because of this provision those who draw wages of \$25.00 per week or less get no increase as a result of the amendments that were made. As a matter of fact, the workmen who are paid the smallest wages are the ones most in need of an increase in compensation. It is these who have nothing put by with which to help themselves in the event they suffer injury resulting in disability or death. To spread the benefit due to an increased maximum compensation rate, the percentage of wages payable as compensation should be increased from fifty to sixty. As a matter of fact, most of the states provide 66⅔% of the wages as a compensation benefit. The average of all the



states is above 60%. The Montana Act should be further amended to provide this increase in benefit to more poorly paid workmen.

The waiting period under the Montana Act is two weeks. Under a great many acts in other states it is seven days. The average for all the states is seven days. It should be decreased to seven days in Montana.

If these suggested changes were made and the maximum benefit increased to \$18.00, the Montana Act would then pay about the same benefit as is paid by the average of the acts in the states surrounding and the economic loss due to industrial accidents would be about equally divided between the workman and the employer.

### VOCATIONAL DISEASE

Vocational disease may be defined as any disease that results from the employment in which a workman is engaged. In some sections of the United States, particularly where there are tanneries and extensive manufacturing concerns, in which workmen are exposed to chemicals and the fumes from these, there are many kinds of occupational or vocational diseases. In Montana there is found only three or four of the several forms of this disease. Coal miners are subject to silicosis or coal miner's consumption to some extent, but it rarely attains sufficient severity to render a man unfit for work or hasten his death. It is due to the constant breathing of coal dust. In the cement plants at Trident and near Lewistown there is a rare case of cement poisoning. There have been but few of these and they have not been severe. The smelters, where workmen are exposed to the fumes of lead and arsenic, furnish an occasional case of either lead poisoning or arsenical poisoning. These are not numerous. The one serious vocational disease with which the State is affected is miner's consumption or silicosis developed in the deep hard rock mines.

Silicosis or miner's consumption results from more or less constant breathing of the very sharp edge particles of quartz dust created either by dry drilling or shoveling and handling of ore. These fine particles are taken into the cavities of the workman's lungs. They lodge there and irritate the delicate membranes. Nature seeks to remedy this irritation so it seals the particles of dust in scar tissue. This takes up a little of the air space in the lung cavity. Other particles of dust are then deposited, other scar tissue is formed and the process is constantly repeated until the lung cavities are entirely filled with quartz dust embedded in scar tissue. As a result, the workman gradually but surely has the air capacity in his lungs cut down until a point is reached where his general physical condition becomes weakened and he is then an almost certain victim of quick consumption, pneumonia, bronchial trouble, or some more rapidly developing disease that ends his life.

The extent of silicosis in the deep hard rock mines of Montana is a great deal larger than the public generally realizes and the toll of death and disability resulting therefrom much greater than is commonly known. The best records obtainable indicate that fully 40% of the miners in Silver Bow County are affected with it and that a half of this

number, or twenty per cent of the total, have the disease in such advance stages that they are past medical help. The disease is preventable by the simple expedient of eliminating dust. This may be done by using only water drills and by sufficient sprinkling of ore so that dust is not created in its handling.

The matter of silicosis is vitally important, not alone to the metal miners who are victims of the disease and their dependent families, but to the general taxpayers of Montana. The records of the State Tuberculosis Sanitarium at Galen show that during the twelve years since the foundation of that institution, 1,471 persons have been confined as patients. Fifty-one per cent of the total number of confinements came from Silver Bow County. Forty-three per cent of the patients have been hard rock miners. Thirty-nine per cent of the cases are the result of silicosis contracted in the mines. Of all the deaths that have occurred there—501 in number—57% were attributable to silicosis.

The average cost of maintaining a patient at Galen is about \$2.20 per day. The county from which the patient is committed contributes \$1.00 toward this cost and the balance is made up by appropriation out of the General Fund of the State. In the twelve years for which records are available, the cost of silicosis patients alone has been \$100,089.00 to the counties and \$144,188.00 to the State—a total of approximately a quarter of a million dollars. These figures take no account of the thousands of cases of silicosis that have not been committed to or treated at Galen.

The contraction of silicosis is just as much a hazard of the mining industry as are the accidents that occur in that industry. It results in a greater amount of disability and a larger loss of life than occurs through the industrial accidents. There is no moral reason why the industry should not be held accountable for this condition nor why vocational disease should not be included in the Montana Compensation Act. To do so would ultimately bring about a vastly improved condition in the hard rock mines because it would result in a larger expenditure for ventilation and the elimination of dust, and result in a decrease in the percentage of silicosis victims.

## COMPARISON OF COMPENSATION PAYMENT BY YEARS AND PLANS

The amount of compensation payable in each case of death or permanent total disability is definitely fixed by law. For death, the law specifies 400 weeks compensation at half the weekly wages of the deceased workman at the time of death, limited to a maximum rate of \$15.00 per week. The same is true in cases of permanent total disability, except that the payment runs for 500 weeks.

The amount of compensation payable in cases where the disability is temporary total, temporary partial or permanent partial, cannot be definitely fixed by law, except in as far as a schedule of specific indemnities is provided for loss of certain parts of the anatomy by amputation. In a very large percentage of the cases, other than death or permanent total disability, the amount of compensation received by the workman is a matter that depends on human judgment, as to the amount of disability suffered, rather than on a fixed provision of law. The law lays down some general principles as an aid in the determination of the amount, but no law can be so drawn as to definitely limit or fix the amount in each case. In many cases, such as broken backs, fractured pelvis, skull fractures, and all other classes of injuries resulting in functional impairment without total loss of either the member or the function thereof, the amount of compensation payable is almost wholly a matter of human judgment.

It is therefore interesting and may be profitable to study the statistics as to the average amount of compensation paid under each of the three plans and year by year since the Act became effective. It will be noted that there has been an increase in the amount paid per case since the Act became effective. This may be accounted for in part by the fact that the maximum compensation benefit was increased from \$10.00 to \$12.50 on March 4, 1919, and from \$12.50 to \$15.00 on March 10, 1925. It will also be noted that the average payment per case is much higher under the State Fund than under either Self Insurance or Old Line Insurance. Likewise, Self Insurance has paid much more per case than Old Line Insurance. It is to be remembered, in studying the table, that the Old Line Insurance Companies have a decided advantage over the State Fund in that they may pick the risks upon which they will carry coverage. The State Fund is obliged, under the law, to accept any risk that is offered. It is likewise to be remembered that the employers operating under Plan One have some advantage in that they are frequently able to return an injured workman to the payroll for some kind of duty when the State Fund would be obliged to carry him as a disability and continue compensation payment. Even after these things are taken into account, it must be conceded that, from the standpoint of the workman, State Fund Insurance is the most desirable, because it is the most liberal. Next in order comes Self Insurance, while Old Line Insurance is the least desirable.

The following table shows the number of accident cases, except those resulting in permanent total disability or fatalities, the amount of compensation paid and the average per case, for each of the three plans since the Act became effective.

# COMPARISON OF COMPENSATION PAYMENTS BY YEARS AND PLANS

From July 1, 1915, to June 30, 1926

## PLAN NO. 1

Fiscal Year	Number Compensation Except Permanent Total and Fatal	Total Compensation Paid	Average Per Case
1915-1916 .....	4,285	\$ 64,507.68	\$15.05
1916-1917 .....	5,151	125,920.84	24.45
1917-1918 .....	3,581	139,543.29	36.17
1918-1919 .....	4,071	140,821.47	34.59
1919-1920 .....	3,105	123,652.94	39.82
1920-1921 .....	1,893	120,121.22	63.45
1921-1922 .....	1,561	89,033.53	57.03
1922-1923 .....	2,820	120,262.55	42.65
1923-1924 .....	2,959	158,779.34	53.65
1924-1925 .....	3,225	189,882.13	58.88
1925-1926 .....	3,658	308,316.37	84.28

## PLAN NO. 2

1915-1916 .....	2,205	\$ 26,756.64	\$12.13
1916-1917 .....	2,350	48,262.01	20.54
1917-1918 .....	1,460	58,229.51	39.88
1918-1919 .....	657	22,927.99	34.90
1919-1920 .....	732	22,156.59	30.27
1920-1921 .....	850	28,349.38	33.35
1921-1922 .....	805	23,600.25	29.32
1922-1923 .....	1,016	20,218.00	19.90
1923-1924 .....	1,344	36,967.23	27.47
1924-1925 .....	1,248	29,630.88	23.74
1925-1926 .....	1,540	47,952.37	31.14

## PLAN NO. 3

1915-1916 .....	173	4,888.35	28.26
1916-1917 .....	507	16,032.16	31.62
1917-1918 .....	653	30,552.34	46.79
1918-1919 .....	624	45,682.05	73.21
1919-1920 .....	978	68,575.22	70.12
1920-1921 .....	1,032	94,394.57	91.47
1921-1922 .....	948	92,710.50	97.30
1922-1923 .....	1,206	105,155.45	86.37
1923-1924 .....	1,398	96,245.89	68.85
1924-1925 .....	1,264	106,468.81	84.23
1925-1926 .....	1,528	105,087.90	68.77

## ALL PLANS

Plan No. 1 .....	36,309	\$1,580,841.36	\$43.54
Plan No. 2 .....	14,207	365,050.85	25.69
Plan No. 3 .....	10,311	765,793.24	74.27

## DISABILITY RATING

One of the functions that calls for skill and the exercise of good judgment on the part of Industrial Accident Boards and Commissions is the matter of disability rating. Hundreds of workmen are left, following injury, with some percentage of permanent disability. This disability may be a percentage of loss of some member of the anatomy or a percentage of general disability. It may run anywhere from ten to ninety per cent.

The underlying theory of compensation is predicated upon the idea that the disabled workman be paid according to the amount of permanent disability he suffers. That is, according to the amount of loss in earning power. It is usually well-nigh impossible to measure the loss in earning power, particularly in those cases where other considerations demand that the claim be settled up and closed. An attempt to do this on some basis that will standardize the work and afford at least some semblance of uniformity in the system of rating necessitates the use of a rating table.

A table worked out and generally used by the leading orthopedic surgeons in the United States, Belgium, France, Canada and England, has been used by the Montana Board in as far as it is not in conflict with the provisions of the Montana Act relative to the amount of award for specific loss of member. The table follows:

### RATINGS OF AMPUTATIONS, FRACTURES AND THEIR SEQUELAE:

In general loss of muscle substance, cicatrices and atrophies, when having an effect upon functions, from 10 to 25 per cent should be added to the specific rating.

		Favorable Angle Per Cent	Unfavor- able Angle Per Cent
<b>Shoulder</b>			
Bony ankylosis .....	{ Major .....	36	45
	{ Minor .....	28	36
Limitation of motion from full flexion to 90° extension .....	Same as ankylosis		
Inability to raise arm above 90° .....		30	
<b>Elbow</b>			
Complete bony ankylosis .....	{ Major .....	35	50
	{ Minor .....	30	45
<b>Limitation of Flexion of the Forearm from:</b>			
160°-110° .....	{ Major .....	25	
	{ Minor .....	20	
160°- 90° .....	{ Major .....	20	
	{ Minor .....	15	
180°- 70° .....	{ Major .....	5	
	{ Minor .....	5	
<b>Loss of Extension of the Forearm from:</b>			
60°-180° .....	{ Major .....	50	
	{ Minor .....	40	
75°-180° .....	{ Major .....	45	
	{ Minor .....	38	
90°-180° .....	{ Major .....	25	
	{ Minor .....	20	
105°-180° .....	{ Major .....	20	
	{ Minor .....	15	
120°-180° .....	{ Major .....	15	
	{ Minor .....	10	
135°-180° .....	{ Major .....	10	
	{ Minor .....	10	





Brachial Plexus:					
Upper radicular group fifth and sixth cervicals (Erb-Duchenne) syndrome					
Middle radicular group			{ Major	Permanent	Partial
			{ Minor	"	"
			{ Major	"	"
			{ Minor	"	"
Lower Radicular group			{ Major	"	"
			{ Minor	"	"
Total radicular group			{ Major	"	"
			{ Minor	"	"
Nerves of Upper Extremity:					
Musculospiral—total paralysis			{ Major	"	"
			{ Minor	"	"
Paralysis of triceps:				Major or Minor less than	
				Permanent	Partial
Above supinator longus			{ Major	"	"
			{ Minor	"	"
Below supinator longus			{ Major	"	"
			{ Minor	"	"
Below radial extensors			{ Major	"	"
			{ Minor	"	"
Dissociation of Exten. Com. Dig.			{ Major	"	"
			{ Minor	"	"
Paralysis below the Ext. Com. Dig.			{ Major	"	"
			{ Minor	"	"
Median Nerve:					
Above epitrochlear muscles			{ Major	"	"
			{ Minor	"	"
Below epitrochlear muscles			{ Major	"	"
			{ Minor	"	"
Ulnar Nerve:					
In arm of upper half of forearm			{ Major	"	"
			{ Minor	"	"
In forearm below flexor carpi ulnaris			{ Major	"	"
			{ Minor	"	"
Musculocutaneous:					
From axilla to belly of biceps			{ Major	"	"
			{ Minor	"	"
Below biceps			{ Major	"	"
			{ Minor	"	"
Circumflex			{ Major	"	"
Combined nerve injuries in same upper extremity.			{ Major	"	"
fibers of median above epitrochlear muscles			{ Minor	"	"
Median above epitrochlear muscles and ulnar below flexor carpi ulnaris			{ Major	"	"
			{ Minor	"	"
profundus digitorum muscles					

0.40 to 0.75  
0.30 to 0.70  
0.30 to 0.70  
0.20 to 0.60  
0.30 to 0.60  
0.20 to 0.60  
0.90  
0.85  
0.75  
0.65  
0.10 to 0.10  
0.40 to 0.75  
0.35 to 0.65  
0.30 to 0.50  
0.30 to 0.45  
0.30 to 0.50  
0.30 to 0.45  
0.20 to 0.30  
0.15 to 0.25  
0.10 to 0.20  
0.10 to 0.15  
0.20 to 0.40  
0.15 to 0.35  
0.15 to 0.25  
0.10 to 0.20  
0.20 to 0.40  
0.15 to 0.30  
0.20 to 0.30  
0.15 to 0.25  
0.15 to 0.25  
0.15 to 0.25  
0.10 to 0.20  
0.15 to 0.20  
0.10 to 0.25  
0.30 to 0.60  
0.30 to 0.55  
0.30 to 0.50  
0.25 to 0.45



## INDUSTRIAL ACCIDENT BOARD

Musculocutaneous:			
Musculospiral and median epitrochlear muscles and ulnar above upper half of forearm	Major Minor	Permanent "	Partial "
Median below epitrochlear muscles and ulnar in upper half of forearm	Major Minor	" "	" "
Median below epitrochlear muscles and ulnar below flexor carpi ulnaries and flexor profundus digitorum muscles	Major Minor	" "	" "
Musculospiral above supinator longus brachioradialis and median above epitrochlear muscles and ulnar	Major Minor	" "	" "
Nerves of Lower Extremity:			
Sciatic			
Upper half of thigh		"	"
Lower third		"	"
External popliteal		"	"
Anterior tibial		"	"
Musculocutaneous			
Internal popliteal without flat-foot		"	"
Internal popliteal with flat-foot		"	"
Posterior tibial (above solcus)		"	"
External saphenous		"	"
Posterior tibial (below solcus)		"	"
Internal plantar		"	"
External crural		"	"
Internal saphenous		"	"
Obturator		"	"
External cutaneous nerve of the thigh		"	"
Iliogingthal		"	"

0.50 to 0.80	Partial
0.45 to 0.75	"
0.35 to 0.59	"
0.35 to 0.45	"
0.30 to 0.50	"
0.25 to 0.45	"
0.50 to 0.80	"
0.45 to 0.75	"
0.40 to 0.60	"
0.30 to 0.50	"
0.25 to 0.45	"
0.20 to 0.40	"
0.20 to 0.30	"
0.15 to 0.30	"
0.50	"
0.30 to 0.40	"
0.10 to 0.10	Partial
0.25 to 0.35	"
0.20	"
0.25 to 0.40	"
0.10 to 0.20	"
0.10 to 0.20	"
0.10 to 0.10	Partial
0.10	"

## HOSPITAL CONTRACTS

Nearly 30,000 of the workmen who are covered by compensation in Montana are under hospital contracts. These workmen pay in monthly dues, varying from \$1.00 to \$2.50 per man per month, to the employer. The employer in turn contracts with some doctor or hospital for medical care for the workmen in his employ. The law requires that workmen who contribute to hospital contracts be furnished all reasonable and necessary medical, surgical and hospital service for injury arising out of and in course of the employment and for sickness contracted during the employment, other than venereal disease and sickness as a result of intoxication.

From the standpoint of the employer, hospital contracts are very desirable. Through them the employer escapes all liability and cost for medical, surgical and hospital service. The burden of cost is borne entirely by the workmen. From the standpoint of the workman, as well as from the standpoint of the Industrial Accident Board, there is much to be said in favor of hospital contracts and a great deal to be said against them. The arrangement possesses a decided merit in that it furnishes treatment for workmen for sickness, which they cannot secure under the Compensation Act except through a hospital contract. A decided disadvantage to the workman lies in the fact that he bears all the cost and, secondly, that the treatment which he receives following injury is not always of the highest standard. It is difficult to eliminate the human equation. There is a tendency on the part of many contract doctors and surgeons to turn injured men out of hospitals while they still need medical and surgical care. This is not true in the case of all hospital contracts, but it is true in the case of a sufficient number to bring dissatisfaction and bad results.

In cases where the hospital contract is controlled by the employer there is many times a tendency on the part of the contract doctor to favor the employer in the reports which he submits as to the nature, severity and duration of injury. In cases where the hospital contract is controlled by the Union, as is true in the coal camps of the State, there is many times an inclination on the part of the contract doctor to favor the workmen as against the employer. Neither of these conditions makes for fairness. Both of them make it more difficult to bring about proper adjustments of compensation.

This Board has long been of the opinion that a more equitable and satisfactory result would follow if the law providing for the promulgation of hospital contracts were so changed as to require that employers and workmen contribute equally to these contracts and if the selection of the contract doctor or hospital were left in the hands of the Accident Board.

### Lump Sum Settlements.

The law gives the Board power to decree whether the compensation payments shall be made monthly or whether all the liability for payment shall be discharged by a lump sum settlement in cases where the total liability for payment can be determined in advance. It was, undoubtedly, the purpose of the Legislature that payments should be made in a lump sum only when the best interest of the claimant can be served thereby. In accordance with such theory, the Board has adhered to the policy of granting whole or partial lump sum settlements only in cases where the claimant has outstanding indebtedness which he is unable to otherwise pay, in cases where extra money is needed to provide schooling for children, in cases where the claimant resides in or desires to move to a foreign country, and in exceptional cases where the claimant can show that he can invest the money with safety and so that it will earn in excess of five per cent per annum interest. Lump payments are computed by the following standard table.

Table of Present Worth Values.

The following table gives the present value of any number of one-dollar future weekly payments discounted at 5 per centum annually, simple interest.

NOTE—The present value of any larger sum may be found by multiplying the tabular figure by such sum.

First 52 Weeks.							
Weeks		Weeks		Weeks		Weeks	
1.....\$	0.999	14.....\$	13.900	27.....\$	26.644	40.....\$	39.233
2.....	1.997	15.....	14.886	28.....	27.617	41.....	40.195
3.....	2.995	16.....	15.871	29.....	28.590	42.....	41.157
4.....	3.990	17.....	16.855	30.....	29.562	43.....	42.117
5.....	4.986	18.....	17.838	31.....	30.534	44.....	43.077
6.....	5.980	19.....	18.820	32.....	31.504	45.....	44.035
7.....	6.973	20.....	19.801	33.....	32.473	46.....	44.993
8.....	7.966	21.....	20.781	34.....	33.442	47.....	45.950
9.....	8.957	22.....	21.761	35.....	34.409	48.....	46.906
10.....	9.948	23.....	22.739	36.....	35.376	49.....	47.861
11.....	10.937	24.....	23.717	37.....	36.341	50.....	48.815
12.....	11.926	25.....	24.693	38.....	37.306	51.....	49.769
13.....	12.913	26.....	25.669	39.....	38.270	52.....	50.721
Second 52 Weeks.							
Weeks		Weeks		Weeks		Weeks	
53.....\$	51.673	66.....\$	63.966	79.....\$	76.115	92.....\$	88.125
54.....	52.623	67.....	64.905	80.....	77.044	93.....	89.043
55.....	53.573	68.....	65.844	81.....	77.972	94.....	89.960
56.....	54.522	69.....	66.782	82.....	78.899	95.....	90.877
57.....	55.471	70.....	67.719	83.....	79.825	96.....	91.792
58.....	56.418	71.....	68.655	84.....	80.751	97.....	92.707
59.....	57.364	72.....	69.591	85.....	81.675	98.....	93.621
60.....	58.310	73.....	70.525	86.....	82.599	99.....	94.535
61.....	59.255	74.....	71.459	87.....	83.522	100.....	95.447
62.....	60.199	75.....	72.392	88.....	84.444	101.....	96.359
63.....	61.142	76.....	73.324	89.....	85.366	102.....	97.270
64.....	62.084	77.....	74.255	90.....	86.286	103.....	98.180
65.....	63.025	78.....	75.186	91.....	87.206	104.....	99.089

## Third 52 Weeks.

Weeks	Weeks	Weeks	Weeks
105.....\$ 99.998	118.....\$111.737	131.....\$123.346	144.....\$134.826
106..... 100.906	119..... 112.635	132..... 124.233	145..... 135.704
107..... 101.812	120..... 113.531	133..... 125.120	146..... 136.582
108..... 102.719	121..... 114.427	134..... 126.006	147..... 137.458
109..... 103.624	122..... 115.323	135..... 126.892	148..... 138.334
110..... 104.529	123..... 116.217	136..... 127.776	149..... 139.209
111..... 105.432	124..... 117.111	137..... 128.660	150..... 140.083
112..... 106.335	125..... 118.004	138..... 129.543	151..... 140.956
113..... 107.238	126..... 118.896	139..... 130.426	152..... 141.829
114..... 108.139	127..... 119.788	140..... 131.307	153..... 142.701
115..... 109.040	128..... 120.678	141..... 132.188	154..... 143.573
116..... 109.940	129..... 121.568	142..... 133.068	155..... 144.443
117..... 110.839	130..... 122.457	143..... 133.948	156..... 145.313

## Fourth 52 Weeks.

Weeks	Weeks	Weeks	Weeks
157.....\$146.182	170.....\$157.416	183.....\$168.529	196.....\$179.526
158..... 147.051	171..... 158.275	184..... 169.379	197..... 180.367
159..... 147.918	172..... 159.133	185..... 170.229	198..... 181.207
160..... 148.785	173..... 159.991	186..... 171.077	199..... 182.047
161..... 149.652	174..... 160.848	187..... 171.925	200..... 182.886
162..... 150.517	175..... 161.704	188..... 172.773	201..... 183.725
163..... 151.382	176..... 162.560	189..... 173.619	202..... 184.562
164..... 152.246	177..... 163.415	190..... 174.465	203..... 185.399
165..... 153.109	178..... 164.269	191..... 175.310	204..... 186.236
166..... 153.972	179..... 165.122	192..... 176.155	205..... 187.072
167..... 154.834	180..... 165.975	193..... 176.999	206..... 187.907
168..... 155.695	181..... 166.827	194..... 177.842	207..... 188.741
169..... 156.556	182..... 167.679	195..... 178.684	208..... 189.575

## Fifth 52 Weeks.

Weeks	Weeks	Weeks	Weeks
209.....\$190.408	222.....\$201.177	235.....\$211.837	248.....\$222.388
210..... 191.240	223..... 202.001	236..... 212.652	249..... 223.195
211..... 192.072	224..... 202.824	237..... 213.467	250..... 224.002
212..... 192.903	225..... 203.647	238..... 214.281	251..... 224.808
213..... 193.733	226..... 204.469	239..... 215.094	252..... 225.613
214..... 194.563	227..... 205.290	240..... 215.907	253..... 226.418
215..... 195.392	228..... 206.110	241..... 216.720	254..... 227.222
216..... 196.220	229..... 206.930	242..... 217.531	255..... 228.026
217..... 197.048	230..... 207.750	243..... 218.342	256..... 228.829
218..... 197.875	231..... 208.568	244..... 219.153	257..... 229.631
219..... 198.702	232..... 209.386	245..... 219.963	258..... 230.433
220..... 199.528	233..... 210.204	246..... 220.772	259..... 231.234
221..... 200.353	234..... 211.020	247..... 221.580	260..... 232.034

## Sixth 52 Weeks.

Weeks	Weeks	Weeks	Weeks
261.....\$232.834	274.....\$243.176	287.....\$253.417	300.....\$263.558
262..... 233.633	275..... 243.967	288..... 254.200	301..... 264.334
263..... 234.432	276..... 244.758	289..... 254.983	302..... 265.109
264..... 235.230	277..... 245.548	290..... 255.766	303..... 265.884
265..... 236.027	278..... 246.338	291..... 256.547	304..... 266.658
266..... 236.824	279..... 247.127	292..... 257.329	305..... 267.432
267..... 237.620	280..... 247.915	293..... 258.109	306..... 268.205
268..... 238.415	281..... 248.703	294..... 258.889	307..... 268.978
269..... 239.210	282..... 249.490	295..... 259.669	308..... 269.750
270..... 240.005	283..... 250.276	296..... 260.448	309..... 270.521
271..... 240.798	284..... 251.062	297..... 261.226	310..... 271.292
272..... 241.592	285..... 251.848	298..... 262.004	311..... 272.062
273..... 242.384	286..... 252.632	299..... 262.781	312..... 272.832

## Seventh 52 Weeks.

Weeks	Weeks	Weeks	Weeks
313.....\$273.601	326.....\$283.549	339.....\$293.402	352.....\$303.164
314..... 274.370	327..... 284.310	340..... 294.156	353..... 303.911
315..... 275.138	328..... 285.071	341..... 294.910	354..... 304.657
316..... 275.905	329..... 285.831	342..... 295.663	355..... 305.403
317..... 276.672	330..... 286.590	343..... 296.415	356..... 306.149
318..... 277.438	331..... 287.350	344..... 297.167	357..... 306.894
319..... 278.204	332..... 288.108	345..... 297.919	358..... 307.638
320..... 278.969	333..... 288.866	346..... 298.670	359..... 308.382
321..... 279.734	334..... 289.623	347..... 299.420	360..... 309.125
322..... 280.498	335..... 290.380	348..... 300.170	361..... 309.868
323..... 281.261	336..... 291.137	349..... 300.919	362..... 310.611
324..... 282.024	337..... 291.892	350..... 301.668	363..... 311.352
325..... 282.787	338..... 292.648	351..... 302.416	364..... 312.094

## Eighth 52 Weeks.

Weeks	Weeks	Weeks	Weeks
365.....\$312.834	378.....\$322.416	391.....\$331.911	404.....\$341.322
366..... 313.575	379..... 323.150	392..... 332.638	405..... 342.042
367..... 314.314	380..... 323.883	393..... 333.364	406..... 342.762
368..... 315.053	381..... 324.615	394..... 334.090	407..... 343.481
369..... 315.792	382..... 325.347	395..... 334.815	408..... 344.200
370..... 316.530	383..... 326.078	396..... 335.540	409..... 344.919
371..... 317.268	384..... 326.809	397..... 336.264	410..... 345.636
372..... 318.005	385..... 327.540	398..... 336.988	411..... 346.354
373..... 318.741	386..... 328.270	399..... 337.711	412..... 347.070
374..... 319.477	387..... 328.999	400..... 338.434	413..... 347.787
375..... 320.213	388..... 329.728	401..... 339.158	414..... 348.503
376..... 320.948	389..... 330.456	402..... 339.880	415..... 349.218
377..... 321.682	390..... 331.184	403..... 340.601	416..... 349.933

## Ninth 52 Weeks.

Weeks	Weeks	Weeks	Weeks
417.....\$350.647	430.....\$359.890	443.....\$369.051	456.....\$378.132
418..... 351.361	431..... 360.597	444..... 369.752	457..... 378.827
419..... 352.074	432..... 361.304	445..... 370.453	458..... 379.522
420..... 352.787	433..... 362.011	446..... 371.153	459..... 380.217
421..... 353.500	434..... 362.717	447..... 371.853	460..... 380.911
422..... 354.212	435..... 363.423	448..... 372.553	461..... 381.604
423..... 354.923	436..... 364.128	449..... 373.252	462..... 382.297
424..... 355.634	437..... 364.832	450..... 373.950	463..... 382.990
425..... 356.344	438..... 365.537	451..... 374.649	464..... 383.682
426..... 357.054	439..... 366.240	452..... 375.346	465..... 384.373
427..... 357.764	440..... 366.944	453..... 376.043	466..... 385.064
428..... 358.473	441..... 367.647	454..... 376.740	467..... 385.755
429..... 359.181	442..... 368.349	455..... 377.436	468..... 386.445

## Remaining 32 Weeks

Weeks	Weeks	Weeks	Weeks
469.....\$387.135	477.....\$392.637	485.....\$398.110	493.....\$403.555
470..... 387.824	478..... 393.323	486..... 398.792	494..... 404.233
471..... 388.513	479..... 394.008	487..... 399.474	495..... 404.911
472..... 389.202	480..... 394.693	488..... 400.155	496..... 405.589
473..... 389.890	481..... 395.377	489..... 400.836	497..... 406.266
474..... 390.577	482..... 396.061	490..... 401.516	498..... 406.943
475..... 391.264	483..... 396.744	491..... 402.196	499..... 407.619
476..... 391.951	484..... 397.427	492..... 402.876	500..... 408.295



## BUREAU OF ACCOUNTS.

Due to the necessity for the exercise of economy in all departments of the State's business, the Accident Board has attempted, during the past five years, to conduct its department with the very minimum of expenditure consistent with the duties that absolutely had to be performed. It will be noted by the following tabulations that the cost of operating the Department during the last fiscal year was approximately \$10,500.00 less than it was for the fiscal year 1920-21, the last year prior to the present administration; this despite the fact that the total volume of business handled through the Department is now fully a third larger than it was at that time.

Perhaps, due to curtailment of appropriation and the continued pressure for operation at less cost, the expense has been kept down to an even lower level than it should have been. We believe that a little more expenditure for safety inspection would have fully justified the cost. We know that the failure to carry a continuous campaign of educational work on safety first has resulted in an increase in the percentage of accidents. We are very sure that the continuous employment of a traveling auditor would have been decidedly advantageous to the Industrial Accident Fund in that many hundreds of dollars worth of additional premium payments might have been collected from employers whose payrolls have not always been completely reported by correspondence. Money was not available for these activities and the Board did the best it could to maintain a high standard of efficiency with the resources at its command. We believe that to get the very maximum of efficiency, the Department should be permitted to spend approximately \$59,000.00 a year for the handling of its present volume of business.

The Bureau of Industrial Rehabilitation was added to the Department four years ago. The salaries for workers in this Bureau and the money that is actually spent upon trainees comes from separate appropriations, one of which is made by the Federal government. The expenditure from these appropriations is reported upon in detail under the heading "Bureau of Rehabilitation." A small amount of the overhead expense of the Bureau of Rehabilitation, such as telephones, telegrams, stationery, etc., is necessarily borne by the appropriation for the Industrial Accident Board. The following table gives the cost of operating the Department of the Industrial Accident Board, inclusive of a part of the overhead expense for the Bureau of Rehabilitation, but exclusive of salaries, funds provided to trainees and other expenditures covered in the report on the Bureau of Rehabilitation.

Prior to the last fiscal year, the legislature has always made a separate appropriation of \$500.00 to cover the cost of the work performed by the Board of Coal Mine Examiners, except during the year 1924 when the appropriation was overlooked. For the last fiscal year the appropriation for this work was included in the regular appropriation for the Industrial Accident Board and the cost of examinations given by the Board of Coal Examiners has been included as a part of the expense of the Industrial Accident Board. It is excluded in the amount shown as expense for all preceding years.

Due to a change in bookkeeping system, all capital expenditures, that is, for furniture, fixtures, automobiles, etc., are now carried in a separate account. Prior to the last fiscal year these expenditures, as far as this Department is concerned, were carried as administrative expense. During the last fiscal year the Department purchased five automobiles for inspectors and a little furniture and equipment. The cost of these, aggregating \$5,016.42, carried in the financial statement under "Furniture & Fixtures," is excluded from the administrative expense for the year. For prior years expenditure for furniture and fixtures—no automobiles having been purchased—is included in administrative expense. Prepaid liability insurance on the automobiles now owned by the Department is also excluded from the expense and carried in the financial statement under the item "Prepaid Insurance."

Fiscal Year	Cost of Department	Legislative Appropriation	Surplus or Deficiency
1917-1918	\$52,770.15†	\$53,800.00	\$1,029.85*
1918-1919	56,477.35†	53,800.00	2,677.35**
1919-1920	58,764.61†	55,800.00	2,964.61**
1920-1921	61,550.04†	55,800.00	5,750.04**
1921-1922	48,853.81†	53,146.00	4,292.19*
1922-1923	54,357.30†	48,146.00	6,211.30**
1923-1924	54,771.83†	54,000.00	771.83**
1924-1925	51,232.84†	54,000.00	2,767.16*
1925-1926	50,991.83††	55,000.00	4,008.17

\*Surplus. \*\*Deficiency. †Inclusive of expenditure for furniture and fixtures. Exclusive of expense of Board of Coal Mine Examiners. ††Exclusive of "Furniture and Fixtures" \$5,016.42 and "Prepaid Insurance" \$220.21. Inclusive of expense of Board of Coal Mine Examiners.

### Net Cost of Department.

Approximately half the cost of maintaining the Department, exclusive of the cost paid from the fund for Industrial Rehabilitation, is earned by the department from inspection fees on boilers and steam machinery, hazardous plants, quartz mines, coal mines, and miscellaneous items. The following table shows the cost of operating the department contrasted with its earnings for each of the past nine years.

Fiscal Year	Total Cost of Department	Income from Inspections	Net Cost of Department
1917-1918	\$52,770.15†	\$28,732.75	\$24,037.40
1918-1919	56,477.35†	28,944.67	27,532.68
1919-1920	58,764.61†	28,011.97	30,752.64
1920-1921	61,550.04†	26,460.93	35,089.11
1921-1922	48,853.81†	27,214.76	21,639.05
1922-1923	54,357.30†	28,498.49	25,858.81
1923-1924	54,771.83†	28,273.84	26,497.99
1924-1925	51,232.84†	21,403.21	29,839.63
1925-1926	50,991.83††	25,334.61	25,657.22

†Inclusive of expenditure for furniture and fixtures. Exclusive of expense of Board of Coal Mine Examiners. ††Exclusive of "Furniture & Fixtures" \$5,016.42 and "Prepaid Insurance" \$220.21. Inclusive of expense of Board of Coal Mine Examiners.

### Financial Condition of Department.

The following statement shows the financial condition of the Department at the close of the fiscal year. Foot-notes, explaining each item, appear following the statement. While the total cash and invested funds of the Department is \$572,792.63, exclusive of the Administrative



Fund derived from inspection fees and appropriated by the Legislature toward the maintenance of the Department, and exclusive of Special Deposits, the known liabilities (the amount it would take to pay out on all compensation cases now pending) is \$249,842.00. Therefore, the fund for the payment of compensation now has a reserve of \$322,950.63 against any great calamity which may occur. The table showing known liabilities is not published because of its length. It was made up by going over each case carefully and estimating the amount of liability in comparison with similar cases that have been settled. Copy of the table is on file in the office of the Board.

Premium payments are not carried as assets until collected. At the close of the fiscal year the premiums on all employers' payrolls for the months of May and June had not, of course, been computed or billed. These were billed to employers on July 15th. The total amount of premium so billed aggregated \$40,362.46. In addition there was something more than \$20,000.00 worth of premiums carried in suspense because of failure of the employer to make prompt payment or because of the necessity of minor adjustment in the amount of account. At the time of the preparation of this report about \$41,000.00 of these outstanding accounts had been collected. Approximately another \$5,000.00 worth is certain of collection. It is therefore safe to say that the Department has at least \$45,000.00 of assets which do not appear in its financial statement. The financial statement follows:

### FINANCIAL STATEMENT AS OF JUNE 30, 1926

Assets		
Cash Funds:		
Industrial Accident Fund .....	\$ 62,839.03	
Industrial Reserve Fund .....	46,216.03	
	<u>\$109,055.06</u>	
Less Outstanding Warrants .....	65,568.19	
Net Cash on Hand .....		\$ 43,486.87
Invested Funds:		
Industrial Accident Fund .....	\$217,951.24	
Industrial Reserve Fund .....	289,641.15	
Registered Warrants .....	21,713.37	
	<u>529,305.76</u>	
Total Invested Funds .....		\$572,792.63
Total Cash and Invested Funds .....		1,066.81
Administrative Fund .....		150,407.30
Trustee Account .....		690.82
Suspense Account (To be adjusted) .....		220.21
Prepaid Insurance .....		50,991.83
Administrative Expense .....		5,016.42
Furniture and Fixtures and Automobiles .....		
		<u>\$781,226.02</u>
Liabilities		
Premium Income .....	\$1,833,550.15	
Less Compensation Paid .....	1,389,827.98	
	<u>Net Premium Income</u>	\$443,702.17
Administrative Income .....		27,194.79
General Fund Warrants .....		30,140.48
Bonds in Trust .....		150,407.30
Special Deposits .....		6,784.04
Interest & Discount Collected .....		122,842.99
Adjustment Account .....		154.25
		<u>\$781,226.02</u>

## Assets

**Industrial Accident Fund,** shown above as \$62,839.03 cash and \$217,951.24 invested in securities, is made up from all assessments on payroll and interest collected. All payments for compensation and refunds are made directly from this fund. The main fund consists of 124 sub industry funds. The cash on hand is carried as a deposit with the State Treasurer who pays interest thereon at the rate of 2½ per cent.

**Industrial Reserve Fund,** shown above as \$46,216.03 cash and \$289,641.15 invested in securities, is made up of a certain per cent of premiums collected into the Industrial Accident Fund and then transferred to the Reserve Fund to take care of the accrued liabilities on accident cases upon which compensation is still payable. All interest collections from the State Treasurer and from bonds and warrants held for investment is first credited to the Industrial Accident Fund, but periodically transferred to the Reserve Fund. This Reserve Fund is considerably more than sufficient to meet all the accrued liabilities.

**Less Outstanding Warrants:** This represents the total amount of warrants issued by the Board to injured employees, which have not been redeemed by the State Treasurer at the time of statement and consequently must be deducted from the gross cash funds to show the net amount of cash on hand.

**Registered Warrants:** These are warrants taken in payment of premiums from counties, cities and school districts and are held by the Board until called and redeemed by the various treasurers. They all pay six per cent interest.

**Administrative Fund:** This fund is made up of collections from the Bureau of Safety and comprises inspection fees for hazardous plants, boilers, quartz and coal mines. A portion of the expense of administering the Board is paid from this fund by legislative appropriation.

**Trustee Account:** This account is carried for the purpose of showing the aggregate amount of securities deposited by employers and held by the Board as a guarantee that they will make compensation payment when operating under Plan One of the Act.

**Suspense Account:** This account is the total of funds which were in process of collection and tied up in closed banks and of checks which were credited and later refused due to the closure of banks while the checks were in process of collection.

**Prepaid Insurance:** This is the amount of prepaid liability insurance on the automobiles owned by the Department.

**Administrative Expense:** This is the amount expended for the maintenance and operation of the department from the beginning of the fiscal year.

**Furniture and Fixtures and Automobiles:** Book value of the furniture, fixtures and automobiles owned by the Department. Since expenditures for furniture and fixtures prior to the last fiscal year were all charged to administrative expense, the actual value of furniture, fixtures and automobiles is several thousand dollars in excess of the book value shown in the statement.

## Liabilities

**Premium Income.** This account shows the net amount of premium income for the eleven year period. There is included in this statement only the premiums that have been collected. Assessments are not credited on the books until collection has been made

**Less Compensation Paid:** This is the amount of compensation that has been paid out in the eleven year period.

**Net Premium Income:** This is the net balance on hand after deducting the compensation paid from the total premium income.

**Administrative Income:** This is the gross amount collected from inspection fees of all kinds.

**General Fund Warrants:** The amount drawn from the General Fund for the maintenance of the department during the fiscal year.

**Bonds in Trust:** The same as Trustee Account under assets.

**Special Deposits:** These are deposits required by the Board from certain employers operating under Plan Three to guarantee the payment of any premiums that may become due from them.

**Interest & Discount Collected:** This is the total amount of interest collected on investments less accrued interest paid on the same at the time of purchase.

**Adjustment Account:** Checks held pending the proper classification of sub fund before deposit.

### Investments and Losses.

It is the policy of the Board to keep \$40,000.00 to \$50,000.00 in cash on hand as a fund to meet current compensation payments and to take care of the liabilities that are accruing daily. The balances in the Industrial Accident Fund and the Industrial Reserve Fund are invested in securities returning interest rates from four to seven per cent. These securities are purchased from many different sources and at the best prices that can be obtained. It is the policy of the Board to invest in securities that will return the maximum rate of interest consistent with safety of the investment. At times it has been a difficult matter to keep the surplus funds safely and profitably invested. At the end of the fiscal year there was a total of \$529,305.76 invested in bonds and warrants. As shown by the financial statement, the Industrial Accident Fund investment was \$217,951.24, the Industrial Reserve Fund investment \$289,641.15, and the Board held \$21,713.37 in warrants issued by public corporations in payment of premium assessments. Tables showing the securities owned, the rate of interest, face value and purchase price or book value, for the investments in each fund follow this article.

Since the inauguration of the department eleven years ago, \$2,010.63 in investments has been written off as a loss. A warrant on the Stillwater Irrigation District, face value \$1,000.00 and taken in payment of \$980.00 premium during the year 1920, as well as a Stillwater Irrigation District bond, face value \$1,030.63, and purchased for that price during the same year, are now believed to be practically valueless. These securities were written off during the last fiscal year and charged to the Interest and Discount account. There appears among the Industrial Reserve Fund investments an item of City of Grass Range Special Improvement District Bonds, face value \$10,500.00 and book value \$9,975.00. These bonds are now past due. Due to the failure of banks in which some of the sinking fund was invested, to the depreciation in value of Grass Range property, to the receivership of the Milwaukee Railroad which owns a number of lots in the town, and to the general business depression, the Town of Grass Range will not be able to fully redeem the securities held by the Board. It is believed that within the course of the next three or four months between five and six thousand dollars additional cash will be realized on the securities. The total loss will not exceed the amount of interest which has been collected by the Department on these securities. In short, the Board may expect to get back all of the money originally invested but none of the interest during the time the securities have been carried. Other than this one item, the Board knows of no investment that will not be paid in full on its maturity date. All accrued interest has been promptly paid as it became due.

## INDUSTRIAL ACCIDENT FUND INVESTMENTS

June 30, 1926

	Description	Rate %	Face Value	Book Value
	BONDS			
FEDERAL				
	Federal Farm Loan Bonds—St. Paul ..	04½	\$ 25,000.00	\$
	Federal Farm Loan Bonds—Spokane ..	04½	50,000.00	75,000.00
COUNTY				
	Chouteau County—Funding .....	05½	2,000.00	2,000.00
	Park County—Highway .....	05	4,000.00	4,000.00
	Prairie County—Funding .....	05	7,000.00	7,000.00
	Rosebud County—Highway .....	05¼	15,000.00	15,449.56
	Toole County—Refunding .....	06	24,000.00	24,159.65
	Treasure County—Funding .....	05½	5,000.00	5,216.65
CITY				
	City of Eureka—Paving Dist. No. 1 ...	06	12,800.00	12,160.00
	City of Great Falls—Funding .....	06	6,000.00	6,154.53
	City of Havre—SID No. 88 .....	06	2,575.35	
	City of Havre—SID No. 89 .....	06	12,640.75	14,835.69
	City of Laurel—SID No. 50 .....	06	12,300.00	
	City of Laurel—SID No. 51 .....	06	4,237.50	15,876.00
	City of Whitefish—SID No. 54 .....	06	25,177.18	24,421.86
	SUB-TOTAL .....		\$207,730.78	\$206,273.94
	WARRANTS			
COUNTY				
	Rosebud County—S. D. No. 4 .....	06	7,136.02	7,083.68
	Sheridan County—Classification .....	06	1,804.43	1,750.29
	Valley County—Classification .....	06	2,589.34	2,511.64
CITY				
	City of Forsyth—SID No. 11 .....	06	331.69	331.69
	SUB-TOTAL .....		\$ 11,861.48	\$ 11,677.30
	GRAND TOTAL .....		219,592.26	217,951.24

## INDUSTRIAL RESERVE FUND INVESTMENTS

June 30, 1926

Description		Rate %	Face Value	Book Value
BONDS				
FEDERAL				
Liberty Bonds—Fourth L. L. Reg. . . .	4½		\$ 20,000.00	
Liberty Bonds—Fourth L. L. Coupon . .	4¼		1,500.00	\$ 21,500.00
Fed. Farm Ln. Bonds—New O'ns. ....	4¾		35,000.00	35,000.00
STATE				
State of Mont.—Educational "C" . . . .	04½		5,000.00	
State of Mont.—Educational "F" . . . .	04¾		5,000.00	
State of Mont.—Educational "J" . . . .	04½		12,000.00	22,472.00
COUNTY				
Custer Co.—High School . . . . .	06		10,000.00	11,025.61
Glacier County—Refunding . . . . .	05½		33,000.00	33,000.00
Granite County—Funding . . . . .	06		2,000.00	2,000.00
Jefferson County—Highway . . . . .	05¼		4,000.00	4,000.00
Mineral County—Funding . . . . .	05½		12,000.00	11,197.20
Missoula County—Highway . . . . .	06		6,000.00	6,679.07
Pondera County—Refunding . . . . .	05¾		25,000.00	25,600.35
Sanders County—Funding . . . . .	06		5,000.00	5,518.48
Sheridan County—Funding . . . . .	06		35,000.00	38,728.83
CITY				
City of Billings—SID No. 190 . . . . .	06		4,800.00	4,350.00
City of Grass Range—SID No. 7 . . . .	06		10,500.00	9,975.00
City of Kalispell—Funding . . . . .	05		25,000.00	25,220.30
City of Laurel—SID No. 19 . . . . .	06		665.76	
City of Laurel—SID No. 20 . . . . .	06		435.50	
City of Laurel—SID No. 22 . . . . .	06		258.89	
City of Laurel—SID No. 24 . . . . .	06		370.99	
City of Laurel—SID No. 25 . . . . .	06		145.80	
City of Laurel—SID No. 34 . . . . .	06		2,588.92	
City of Laurel—SID No. 36 . . . . .	06		1,300.00	
City of Laurel—SID No. 37 . . . . .	06		2,413.15	
City of Laurel—SID No. 38 . . . . .	06		1,561.68	
City of Laurel—SID No. 42 . . . . .	06		439.55	
City of Laurel—SID No. 44 . . . . .	06		1,275.00	
City of Laurel—SID No. 52 . . . . .	06		1,380.00	12,436.38
City of Lewistown—Water . . . . .	05		2,000.00	2,000.00
City of Livingston—SID No. 87 . . . .	06		7,000.00	
City of Livingston—SID No. 88 . . . .	06		485.75	
City of Livingston—SID No. 89 . . . .	06		5,000.00	11,736.60
City of Shelby—Water . . . . .	06		3,000.00	2,760.00
SUB-TOTAL . . . . .			\$281,120.99	\$285,199.82
WARRANTS				
COUNTY				
Rosebud County—SID No. 4 . . . . .	06		\$ 3,223.56	\$ 3,191.33
CITY				
City of Deer Lodge—Gen. Fund . . . .	06		1,250.00	1,250.00
SUE TOTAL . . . . .			\$ 4,473.56	\$ 4,441.33
GRAND TOTAL . . . . .			285,594.55	289,641.15



## REGISTERED WARRANTS

On Hand June 30, 1926

Drawee	Fund	Amount	
Town of Bearcreek .....	General .....	\$ 10.78	
City of Belt .....	General .....	44.04	
City of Bridger .....	General .....	2.50	
City of Butte .....	General .....	1,414.94	
Town of Chester .....	General .....	39.69	
City of Cutbank .....	General .....	7.72	
City of Deer Lodge .....	General .....	197.83	
City of Forsyth .....	General .....	14.38	
City of Fort Benton .....	General .....	52.86	
City of Glendive .....	General .....	167.73	
City of Laurel .....	General .....	41.58	
Town of Manhattan .....	General .....	2.50	
City of Missoula .....	General .....	130.61	
City of Phillipsburg .....	Contingent .....	55.99	
City of Plentywood .....	General .....	7.24	
City of Poplar .....	General .....	9.95	
City of Red Lodge .....	General .....	238.34	
Town of Ryegate .....	Water Dept. Fund .....	2.50	
Town of Ryegate .....	General .....	2.98	
City of Sidney .....	General .....	98.69	
Town of Thompson Falls .....	General .....	16.62	
Town of Thompson Falls .....	Street & Alley .....	7.05	
Town of Valier .....	General .....	14.00	
City of Walkerville .....	General .....	48.63	
City of Whitefish .....	General .....	83.85	
Town of White Sulphur Springs .....	General .....	30.27	
City of Winnett .....	General .....	23.90	\$ 2,767.17
Big Horn County .....	General .....	241.68	
Lake County .....	General .....	661.06	
Missoula County .....	General .....	654.00	
Musselshell County .....	Road .....	856.23	
Petroleum County .....	General .....	190.89	
Silver Bow County .....	Poor .....	13,904.46	\$16,508.32
State of Montana .....	General .....	2,170.12	
School District No. 27—Fergus Co. ....	General .....	2.02	
School District No. 1—Gallatin Co. ....	General .....	8.74	
School District No. 3—Gallatin Co. ....	General .....	20.58	
School District No. 15—Glacier Co. ....	General .....	5.46	
School District No. 23—Lake County ..	General .....	3.97	
School District No. 7—Madison Co. ....	General .....	6.30	
School District No. 9—Musselshell Co.	General .....	12.50	
School District No. 2—Phillips Co. ....	General .....	4.34	
School Districts No. 1 & 3—Ravalli Co.	General .....	15.24	
School District No. 2—Ravalli Co. ....	Special .....	4.42	
School District No. 5—Richland Co. ....	General .....	16.41	
School District No. 13—Richland Co. ....	General .....	7.20	
School District No. 86—Richland Co. ....	General .....	2.70	
School District No. 16—Roosevelt Co. ....	General .....	8.75	
School District No. 45—Richland Co. ....	General .....	21.68	
School District No. 4—Rosebud Co. ....	General .....	56.34	
School District No. 12—Rosebud Co. ....	General .....	9.20	
School District No. 31—Rosebud Co. ....	General .....	8.24	
School District No. 7—Sheridan Co. ....	General .....	3.25	
School District No. 41—Sheridan Co. ....	General .....	1.69	
School District No. 14—Toole Co. ....	General .....	28.19	\$ 247.32
Yellowstone Irrigation District .....	General .....	20.44	\$ 20.44
			\$ 21,713.37



### ADDITION TO CASH AND INVESTED FUNDS ON HAND

The following table shows the income from premiums, the income from interest and discounts, the compensation paid, and the growth of the cash and invested funds, on hand during the past eleven years.

Fiscal Year	Premium Income	Int. and Dis. Income	Total Income	Compen- sation Paid	Added to Cash and In- vested Funds
1915-1916 ....	\$ 29,058.86	\$	\$ 29,058.86	\$ 6,303.35	\$ 22,755.51
1916-1917 ....	43,343.84	412.02	43,755.86	34,587.17	9,168.69
1917-1918 ....	132,277.58	1,066.03	133,343.61	55,236.29	78,107.32
1918-1919 ....	181,709.35	2,124.27	183,833.62	68,708.45	115,125.17
1919-1920 ....	225,507.86	7,702.38	233,210.24	135,002.94	98,207.30
1920-1921 ....	202,981.07	13,146.03	216,127.10	167,694.40	48,432.70
1921-1922 ....	186,383.56	16,775.82	203,159.38	174,516.93	28,642.45
1922-1923 ....	188,916.19	19,012.53	207,928.72	192,583.46	15,345.26
1923-1924 ....	147,396.04	23,517.75	170,913.79	162,956.94	7,956.85
1924-1925 ....	253,054.94	22,145.45	275,200.39	182,410.68	92,789.71
1925-1926 ....	242,900.86	16,940.71	259,841.57	209,827.37	50,014.20
	\$1,833,530.15	\$122,842.99	\$1,956,373.14	\$1,389,827.98	\$566,545.16

### LOSSES IN COLLECTIONS

Earned premiums are not carried to the books or listed as assets until collection is made. Due to the system formerly followed, of making arbitrary assessments and then an adjustment of the account at the end of the calendar year, it was not possible to compute the amount of earned but uncollected premium at the end of the fiscal year.

In December of 1924 the Attorney General rendered an opinion greatly changing the interpretation that had been put on the sections of law relative to collection of premiums. This opinion permitted the Board to revise the system of billing and collecting, so that premiums are now collected at the end of each two-month period. It is now possible to compute the amount of earned but uncollected premium at the close of the fiscal year.

Under the new system each employer who makes application for compensation coverage is required to make a deposit of the amount of premium on three months estimated payroll. He is billed for the earned premiums at end of each two-month period. If payment is not made within thirty days the account is cancelled and the deposit applied to premium payment. Under this system very little loss in premium collection will occur in the future. The only possibility of loss will be in those cases where the amount of deposit is less than the actual premium earned. Employers who were under the law at the time of the change in system have not been required to make a deposit. There may, of course, be some loss on these employers, in cases where they go into bankruptcy or other form of liquidation, and the Board is unable to protect its account. Gradually, as time goes on, the percentage of employers who have deposits as a guarantee of premium payment will constantly increase and the losses in collection will become smaller and smaller.

Under the system of billing and collecting which was operative until January 1, 1925, and which the Board was unable to change without violation of opinions by the Attorney General's office, there was no way of obtaining a guarantee of the payment of premium assessment. Employers were billed each quarter. By the time the bills were prepared and sent out, sight drafts drawn for delinquent accounts, and the necessary correspondence carried on to determine the status of the em-

ployer's business, and the reason for his failure to make prompt payment, he might easily be six months in arrears. If he then became insolvent or was judgment proof, there was no possible way to collect the back premium. As a result, the losses in premium collection were far heavier under the old system than they should have been. A great deal of valuable time was wasted in an attempt to collect delinquent premiums which later proved to be uncollectable. Since the system has now been changed, there will be little trouble or loss from this source after disposition has been made of the delinquent accounts which accumulated during the operation of the old system.

The following table shows the losses sustained in the collection of premium assessments under Plan 3 by fiscal years. All accounts now past due for the last fiscal year are carried in a "suspense file." The amount shows in the table. For many of these accounts the Board has judgments; court action is pending on others. They will be recovered in part. It will be noted that \$7,004.67 was written off as a loss during the last fiscal year. Approximately \$4,500.00 of this item was the account of the Boston-Montana Corporation and its allied companies. This concern went into receivership in 1924 with an almost total loss to creditors of all their accounts, totaling several million dollars. The Board attempted to protect its account by court action as soon as it learned that receivership proceedings for the concern were contemplated. Failure on the part of the then Attorney General to file a writ of attachment in the proper county, and the delay that ensued before this technical error was discovered, left the Department in a legal position where it was unable to make any collection at all. The account was carried until the past fiscal year in the "suspense file" with the hope that some part of it would be collected. Most of the balance of the \$7,004.67 is made up of accounts that were carried last year in the "suspense file," but which now appear to be uncollectable and have been written off as a loss.

Fiscal Year	Collections	Losses
July 1, 1915 to June 30, 1921 (6 years) .....	\$ 814,878.56	\$ 3,020.92*
1921-1922 .....	186,383.56	891.94
1922-1923 .....	188,916.19	257.20
1923-1924 .....	147,396.04	1,501.50
1924-1925 .....	253,054.94	1,004.05
1925-1926 .....	242,900 86	7,004.67
Total .....	\$1,833,530.15	\$13,680.28
Suspense File .....		10,149.30
		\$23,829.58

\*Record of accounts which Board failed to collect during first six years is incomplete, so that it was not possible to compile a full list of loss accounts for that period.

### Necessity for a Traveling Auditor.

The Board has long realized the necessity for the employment of a Traveling Auditor. In literally hundreds of cases the Board has been obliged to rely upon the payrolls which are reported by the employers, without any way of checking these payrolls, to determine whether the proper amount of wages to workmen was reported, and whether the workmen were properly classified. A Traveling Auditor should be in continuous employment, checking the work and books of such employers. In 1924 the Board did employ a Traveling Auditor for four months at a

cost to the Department of about \$1,200.00. He obtained approximately \$10,000.00 in excess premiums. The Legislature then in session refused to appropriate sufficient money to continue his services, despite the showing that had been made. The Board hopes that the present Legislature will make sufficient appropriation so that a Traveling Auditor may henceforth be continuously employed.

#### Financial Condition of Sub-Funds.

Effective July 1, 1925 the Board was obliged to revise the entire system of classification and rating in industry. Prior to that time rating was done on a basis of divisions and classes outlined by the law as originally enacted. Ten years experience demonstrated that the system was inequitable, hap-hazard and altogether unsatisfactory. In many cases two classifications of industry varying widely in the degree of hazard to workmen were grouped in the same division and paying the same assessment rate.

In order to get the whole system of rates and classifications on a more scientific basis and to lay the foundation for a plan that will ultimately result in an equitable adjustment of rates, the Board adopted the system of rates and classifications that is used by all the insurance companies, and published a new rate manual with code numbers and classifications rather than divisions and classes. In order to get information upon which to base the rates under the new system, the Board was obliged to go to the Tables of Experience of the various insurance companies, which are nation-wide, rather than to attempt to work out rates from the Experience Tables built up under the system of divisions and classes.

The system made effective only a year ago is as yet too new to justify much change in the rates then published and now effective. It was not possible to properly distribute all of the funds collected under a system of rating by divisions and classes so as to get the proper amount of fund to start each code and classification under the new system. As a result of this, the table which shows the financial condition of the sub-funds for each code and classification is more or less misleading as to the experience of hazard in each particular classification. It will require several years yet to build up sufficient experience to effect an equitable adjustment of all the rates.

Pending the time that sufficient experience to show the hazard in each classification can be accumulated, the Board believes it desirable to be very cautious in the matter of adopting rate changes. There are a few classifications under which it is now patent that the rate is too high, such as those contained under codes 111, 113, 412, 505, 712, 808, 1006, 1711, 2110, 2304 and 2801. There are a few other classifications, such as 301, 912, 1210, 1405, 1408, 1705, 1908, 2803 and 2805, where it is patent that the rate is too low. Some moderate adjustment in the way of either decreasing or increasing the rates for some or all of these classifications may be desirable now. The Board believes that in other than the rates and classifications enumerated, no change should be made at the present time. Changes that are made should be in the way of small decrease or increase of rate until further experience has been accumulated. The table showing the condition of each sub-fund follows:

## INDUSTRIAL ACCIDENT BOARD

# FINANCIAL CONDITION OF SUB FUND FOR EACH CLASSIFICATION OF INDUSTRY

June 30, 1926

Code	DESCRIPTION	Collections	Disbursements		Reserve Deductions	Balance
		\$	\$	\$	\$	\$
103	Theatres, Care, Custody and Maintenance	14.18	16	1.42		12.60
105	Engineers, Civil and Mech., etc.	68.27	12.50		6.83	48.94
110	Theatres, Mgrs., Ushers and Entertainers	1.30		13		1.17
111	Bookbinding, Printing, Litho. and Engravers	16,024.87	6,007.25		1,585.26	8,432.36
113	Clubs, Hotels, Restaurants	27,848.84	9,923.67		2,780.62	15,144.55
114	Commissary, Cooks and Waiters	824.81	501.07		73.12	250.62
201	Analytical, Chemists Assaying	37.12	2.46		34.66	34.66
205	Bakeries, Confectioners	4,092.15	2,867.12		400.69	824.34
206	Produce Dealers	83.63			7.54	76.09
207	Cemeteries, Florists, Seed Merchants	46.71	138.52		4.68	96.49*
208	Nurses, All Operations	222.31			21.43	200.88
301	Mattress Mfg., Exclud. Wire and Spring	896.30	1,341.71		91.58	536.99*
302	Auto Painting and Upholstering	44.66			4.33	40.33
303	Chemical Mfg., NOC	150.28	3.00		15.03	132.25
305	Boot and Shoe Mfg. and Repair	207.86			20.07	187.79
307	Stores, Meat, Fish and Poultry	1,006.32	581.33		99.31	325.68
308	Garages, Gas and Oil Stations, etc.	11,515.15	6,515.36		1,136.20	3,863.59
309	Chauffeurs and Helpers	12,707.47	10,343.01		1,257.55	1,106.91
310	Auto Livery and Taxi Stations	119.48			10.55	108.93
402	Creameries, Milk Deposits, Ice Cream Mfg.	5,726.39	2,895.05		567.47	2,263.87
408	Marble and Stone Setting—Inside Work	197.56	125.38		19.75	52.43
409	Soap and Soap Powder Mfrg.	689.22	609.50		68.93	10.79
412	Interior Painting and Paper Hanging	6,921.25	1,838.09		683.86	4,409.30
502	Breweries, Bottling Works	415.74	111.00		41.40	263.34
504	Machine Shops, Including Foundries	2,576.04	539.76		254.31	1,781.97
505	Lathing and Plastering	5,546.49	240.45		354.26	2,951.78
506	Canneries, Bean and Sorting	738.86	802.89		73.14	93.17*
507	Stone Cutting and polishing—no Quarrying	2,321.11	582.66		231.56	1,506.89
508	Elec. Fixtures and Wiring—Inside	3,599.23	1,179.69		357.72	2,061.82
509	Irrigation Work—Excluding Construction	527.12	338.85		39.20	149.07
510	Steam Pipe and Boiler Insulation	10.55	.98		1.06	8.51
511	Concrete Walks and Curbs, Including Form Setting	115.68			11.54	104.14
514	Stores, Heavy Machinery and Implements	47.59			4.55	43.04
516	Fuel and Lumber yards	25,687.92	19,083.37		2,524.97	4,079.58
517	Blacksmithing	1,445.31	1,535.65		142.69	233.03*
518	Carpentry, Interior Finishing	188.65	9.00		17.86	161.79
519	Hay, grain and feed dealers	23.22			2.32	20.90
601	Cleaning and dyeing, laundries	6,276.12	3,106.55		620.54	2,549.03
705	Glaziers	757.85	251.57		74.31	128.97



705	Tanning .....	121.86	02	42.19	379.67
709	Brick, tile, concrete mfg. ....	3,979.87	2,041.21	385.66	1,543.00
710	Brush; broom mfg. ....	360.27	53.20	292.05	292.05
712	Operation of buildings, janitors .....	50,100.88	16,521.48	4,996.71	28,582.69
713	Paving, road surfacing—no construction .....	36,722.21	24,209.71	3,672.20	8,840.30
801	Aoid mfg. including ammonia .....	271.72	57.00	15.47	190.25
802	Water works—operation no clerical .....	27,603.02	24,338.34	2,760.32	484.36
803	Gas works—operation coke mfg. ....	497.12	927.91	43.53	474.32*
805	Oil transportation—pipe line .....	427.12	563.50	42.71	179.09*
806	Natural gas production—no drilling .....	1,373.79	441.01	109.32	823.46
808	Stores, plumbing and heating systems .....	11,405.32	4,805.18	1,137.32	5,462.82
809	Gas, steam, water mains, construction .....	11,391.24	3,444.72	1,127.02	6,819.50
811	Feed mfg., milling grain .....	10,683.38	9,434.74	327.21	921.43
812	Cabinet works with power machinery .....	1,790.67	848.99	175.33	766.35
904	Asphalt works, shop and yard only .....	83.82	5.00	8.38	70.44
905	Steam heating plants, operation—no clerical .....	540.38	20.95	38.59	480.81
907	Vessels and ferries—operation .....	1,679.75	310.25	167.51	1,201.99
908	Stone crushing—no quarrying—clerical .....	600.75	51.59	56.92	492.24
912	Butchering, cold storage, packing house .....	5,924.17	7,284.79	585.69	1,946.31*
1002	Fertilizer mfg. garbage work .....	8,403.03	1,341.51	840.32	6,221.20
1003	Lime mfg., including quarrying .....	2,937.99	2,106.22	289.45	542.32
1004	Machinery heavy, installation .....	356.96	94.03	35.68	227.25
1006	Sash, door and blind mfg. ....	6,849.27	1,704.55	681.64	4,463.08
1007	Wood products, mfg. ....	63.37	13.01	6.34	44.02
1009	Grain elevators, operation .....	14,043.34	11,686.09	1,382.68	974.57
1101	Millwright work, erection and repairs .....	286.07	66.25	25.20	194.62
1104	Oil distribution, mixing excluding refining .....	231.55	37.50	23.15	170.90
1202	Storage and warehousing .....	155.41	38.50	14.57	102.34
1203	Shooting clubs and galleries .....	7.77	.....	.....	7.78
1205	Planing and moulding mills .....	11,790.75	8,649.06	1,155.14	1,986.55
1206	Cement and plaster mfg. ....	20,137.19	17,201.47	2,013.72	922.00
1207	Carpenrty, shop only .....	277.65	41.50	23.86	212.29
1208	Truckmen, draymen and helpers .....	32,468.90	24,682.44	3,213.79	4,562.57
1209	Farm labor; trees, pruning, etc. ....	2,216.20	1,211.39	187.98	816.87
1210	Iron and steel foundries, iron work, welding .....	467.87	1,908.65	41.89	1,887.87*
1211	Junk dealers, excluding wrecking .....	877.18	499.80	78.03	298.35
1301	Street and road construction .....	191,228.46	157,581.91	19,127.92	14,808.65
1303	Gasoline mfg. oil refining .....	2,662.06	1,907.48	1,550.16	901.82
1401	Ore milling, concentration and amalgamation .....	15,733.72	5,360.53	1,952.76	8,813.01
1402	Wood preserving, including yard .....	201.76	127.52	26.17	108.07
1403	Bill posting, excluding erection of signs .....	35.96	.....	.....	32.44
1405	Gravel Pits, Operation, Placer Mining .....	4,796.54	12,383.13	470.08	8,056.87*
1407	Painting and Decorating, Exterior Work .....	6,198.77	2,000.46	605.81	3,532.51
1408	Policemen and Peace Officers .....	278.24	2,431.51	27.82	2,181.09*
1415	Farm Machinery—Operation by Contractors .....	1,909.96	2,665.93	191.05	947.09*
1511	Quarries, N. P. D.—except Clerical .....	9,035.90	5,898.85	902.57	2,224.48
1512	Oil Wells, Development including shooting .....	32,009.68	31,043.57	3,071.12	2,105.01*
1801	Dredging, all Operations .....	13.82	.....	1.38	12.44
1802	Sewer Disposal and Plant Operation .....	7,485.22	4,116.45	754.32	2,614.45

## INDUSTRIAL ACCIDENT BOARD

## FINANCIAL CONDITION OF SUB FUND FOR EACH CLASSIFICATION OF INDUSTRY—(Continued)

Code	DESCRIPTION	Collections	Disbursements	Reserve Deductions	Balance
1607	Railroads, Steam, Operation and Maintenance.....	2,273.36	386.99	221.50	1,664.87
1608	Railroads, Electric, Operation and Maintenance.....	647.21	115.89	64.72	466.60
1609	Saw Mills and Lath Mills.....	55,748.69	49,293.34	5,430.97	1,020.38
1701	Sheet Metal Work—Interior.....	3,050.91	862.76	300.14	1,888.01
1702	Railroad Construction—except Bridges and Tunnels.....	26,160.75	23,569.02	2,542.37	49.36
1704	Irrigation and Drainage Systems—Construction.....	1,943.32	3,117.35	181.21	1,355.24*
1705	Telephone and Telegraph—Operation and Maintenance.....	5,190.03	4,932.91	120.48	136.64
1707	Electric Light and Power Lines—Construction.....	220.94	73,350.76	6.49	214.45
1708	Bridges—Wooden, Carpentry, N. O. C.....	91,509.19	5,031.42	9,074.93	9,083.50
1710	Electric Light and Power Plants—Operation.....	22,048.32	124,783.62	2,187.68	14,829.22
1808	Coal Mining, N. P. D.—except Clerical.....	191,370.89	124,783.62	19,030.59	47,556.68
1809	Mining—Metaliferous—no Placer.....	437,134.34	390,654.76	43,388.26	3,091.32
1901	Pile Driving.....	142.36	458.28	14.24	330.16*
1903	Sheet Metal Work—Exterior Work.....	485.70	129.19	46.21	310.30
1906	Cellar Excavation.....	3,119.67	2,187.76	310.28	621.63
1908	Logging—Lumbering, excluding Mill Operating.....	183,635.94	207,024.30	18,290.14	41,588.50*
2002	Electrical Apparatus—Installation and Repair (outside).....	141.27	42.75	14.13	84.39
2003	Ice Manufacturing and Dealers.....	1,830.20	1,131.67	171.10	527.43
2004	Tunnelling—Other than Mining.....	4,508.17	3,189.57	480.07	838.53
2007	Ice Harvesting and Storing, only.....	10,809.31	16,709.34	1,059.68	7,169.71*
2101	Safe Moving.....	1,845.45	730.88	184.56	940.01
2104	Roofing.....	368.35	566.94	36.84	235.43*
2108	Bridges, Masonry; Masonry.....	24,833.80	11,538.70	2,471.90	10,819.20
2110	Bridges—Span 20 feet or less.....	58,123.70	30,338.79	5,812.35	21,973.56
2203	Sewer Construction.....	12,429.86	8,112.82	1,267.17	3,073.87
2303	Bridges, Concrete, Concrete Construction.....	5,700.36	1,960.40	567.39	3,172.56
2304	Firemen, Fire Departments.....	46,072.90	2,461.19	4,607.52	39,064.39
2401	Bridges, Metal, Iron and Steel Erection.....	7,537.47	2,332.32	751.52	4,333.63
2501	Building, Moving and Raising, Wrecking.....	1,039.33	526.52	32.99	419.82
2501	Clerical Office Employees, etc.....	9,424.38	892.60	986.93	8,044.85
2801	Salesmen, Outside Collections, etc.....	230.77	212.16	21.85	3.24*
2802	Hospitals, Physicians and Dentists.....	690.33	1,799.77	52.15	1,251.59*
2803	Stores, Handling Light Merchandise.....	1,459.50	821.25	140.71	497.54
2804	Stores, Handling Heavy Merchandise.....	499.63	1,241.00	46.54	787.91*
2805	Barber Shops—Beauty Shops.....	30	.....	27	.....
2806	Telephone and Telegraph, Office and Exchange, Employees only.....	3.84	.....	.03	3.49
2807	.....	.....	.....	.35	.....
		\$1,889,277.79	\$1,434,224.65	\$ 186,217.76	\$ 268,835.38

NOTE: \* Deficit.



## BUREAU OF SAFETY.

The Bureau of Safety is charged with the licensing of stationary engineers; there being about four thousand men actively engaged in that vocation in the State. All men engaged in the operation of steam machinery must carry proper license for the class of machinery handled. Licenses are renewable annually. Examinations are required of men who apply for a license the first time or who apply for a higher grade of license than that already held. 4160 licenses were issued during the fiscal year.

The Bureau is also charged with the inspection of steam boilers and steam machinery. The law requires an annual inspection of each boiler. The records of the Department now list 1,071 traction boilers and 4,083 stationary boilers, a total of 5,154 pieces of steam machinery requiring annual inspection. There are probably 200 additional boilers in the State the ownership of which has never been reported to the Department and which have never been inspected because the particular location of the boiler is unknown. Inspectors are constantly finding boilers that have been in use for several years without inspection and adding these to the list of known boilers. The number of known boilers has increased 504 during the past year. A large part of the increase is due, of course, to the great number of new boilers brought into the oil fields.

It is impossible, with the number of inspectors provided by law, to do all the work that the law requires. The Board has been forced to adopt a policy of requiring annual inspection of the larger boilers and of those that are in continuous use, and of making occasional inspection, each two years where possible, of the smaller boilers and of those not continuously in use. During the past year 2,867 of the 5,154 known boilers in the State were inspected. As a result of these inspections, repairs and betterments were ordered in 297 cases and 3 boilers were condemned for further use.

The law also requires at least an annual inspection of each hazardous plant in the State. Hazardous plants, exclusive of mines, are plants where workmen are employed and generally where machinery is used, such as mills, factories, power plants, laundries, foundries, printing establishments, and so forth. Exclusive of mines, 90 hazardous plants were inspected during the year. A full compliance with the law would have required the inspection of possibly 250 or 300 such plants. There are no special inspectors available for this work and such inspection must be done by the boiler inspectors. As in the case of boilers, the policy has been to reach and go over, as far as possible, the plants where there is the maximum of hazard to workmen.

Mines are classed as hazardous plants. The law requires at least quarterly inspection of each coal mine. There are about 200 coal mines in the State. It is not possible for one inspector to reach all or any considerable part of these, quarterly. It has been a necessary policy that the coal mine inspector visit the larger coal mines quarterly and most of the smaller mines, generally known as wagon-mines, annually only. The coal mine inspector made 387 inspections during the year.

The code provides for at least annual inspection of quartz mines. The safety of workmen demands that the inspection of the larger mines be performed a great deal more frequently than once a year. Some of them should be inspected at least every sixty days. No record is available as to the total number of quartz mines in the State. Dozens of properties that were once active have now been abandoned. Dozens of others are working only intermittently and on a small scale. It has been the policy of the Department to require that the larger and more important quartz mines be inspected as frequently as appeared to be necessary in the interest of safety and that the smaller mines be inspected only annually, and in some cases only every two or three years. The quartz mine inspector made 405 inspections during the year.

The Bureau of Safety is a little more than self-supporting. During the past year it made a profit of \$1,403.44, which is slightly above the average annual profit. It is to be noted that mine inspection, both quartz and coal, is performed at a loss; the total loss from this activity averaging about \$6,000.00 per year. Boiler and hazardous plant inspection, other than mines, has been done at a profit of about \$7,000.00 a year. As a matter of fairness, the fee for all mine inspection should be doubled so that the activity may be made approximately self-supporting.

#### Suggested Changes in the Law

The coal mining code, prescribing the method of operation and the manner of inspection of coal properties, is, on the whole, a good statute. Due to the fact that it has been amended several times, there is now some rather serious conflict in its provisions. These conflicts should be eliminated by further amendment. The law, as it stands, also provides that no mining work of any kind be done except under the supervision of a certified mine foreman. The procurement of a certified mine foreman in some of the small wagon-mines, where only two or three men work, and where the work is done intermittently, is not possible. It would be a matter of injustice to order the closing of these small properties because they cannot afford a certified mine foreman. The law should be so amended as to provide that only properties working five or more men be required to have a certified mine foreman.

The law providing that the Board of Coal Mine Examiners conduct annual examinations for mine foremen, superintendents, fire-bosses, and so forth, in both Billings and Great Falls, results in needless expense. Only three or four men take the examination each year. One place for examination is sufficient. The law should be amended to provide that the examinations be held in Helena, annually. There would be a saving of about \$250.00 per year by so doing.

The quartz mining code is, in the opinion of the Board, but little better than no code at all. It provides for inspection of the properties but gives the inspector and the department under which he works no real authority to require betterments other than by recommendation. Neither does the code itself provide any general rules or requirements for the safety of the miners. A more up-to-date and effective code should be enacted in the place of the present law.

The law relative to the inspection of steam boilers and the licensing of engineers is, on the whole, a good statute. It was, however, originally enacted nearly thirty years ago. Since that time there has been much improvement and change in engineering machinery and in the practice of operating such machinery. The law should be re-drawn so as to fit modern conditions. Two years ago, at the instigation of the Board, a committee of stationary engineers, numbering among its membership nine of the best men in the State, drew a bill and submitted it to the legislature. The bill was defeated in committee, largely because of politics. The same or a similar bill should be submitted to the legislature by the engineers of the State at the coming session.

The law charges the Department with the annual inspection of all watercraft that is propelled by power. This includes ferries. There are about 240 boats in the State subject to such inspection, but no inspections have been made for three years for the reason that neither funds nor personnel for the performance of the work has been available. The Board seriously doubts whether the limited amount of water transportation in the State warrants any law requiring boat inspection. The Department has attempted at each of the last two sessions of the legislature to either have the law repealed or to have provision made so that the requirement of the law may be carried out. The legislature has taken no action. Now we think the law should be repealed entirely.

Due to the growth of the Department and the constantly increasing volume of business handled, the amount of detailed work required of the Chairman of the Board has grown so heavy that it cannot be properly handled. In the future, the Board will be obliged to depend more and more upon the several bureau heads. This means that there should be a trained man at the head of each bureau. The Bureau of Safety should be under the direct charge of a Chief Inspector, a man who can handle and supervise all of the work of the Bureau under a general policy to be laid down by the Board. Before much longer the procurement of a Chief Inspector, with ample qualification to constitute a responsible head for the bureau, will be an absolute necessity if the danger of a general breakdown in the work of the Bureau is to be surely obviated.

#### **Good Accomplished by Safety Inspections.**

It is quite impossible to measure the saving in life and limb that results from adequate and proper inspection of boilers, hazardous plants and mines. During the past five years, so far as the Department knows, there have been but three boiler explosions in Montana. Two lives have been lost as a result of these. Two of the explosions were boilers which had not been inspected; the third resulted because the fireman in charge went to sleep on the job and permitted the water to become too low. In Wyoming, where there is no boiler inspection law, there were fifteen or twenty explosions last year.

There has never been a serious coal mine disaster in Montana. This is partially due to the fact that the coal mines in this State do not generate as much dangerous gas as mines in other fields. It is largely due to the efficiency of inspection, which has kept at a minimum the existing

danger from explosive gasses. In other states where the inspection is very much less rigid than here, great coal mine disasters are of very common occurrence.

Since 1917 there has been no large quartz mine disaster in the State. The number of individual fatalities, due to falls of ground, run-a-way cages, and so forth, has, however, been high; this due partially to the fact that the deep mines in this State are dangerous mines and particularly to the fact that the quartz mining code is not sufficiently rigid to protect life, particularly in those mines where the employing companies do not maintain adequate safety departments and inspection of their own.

The inspection of hazardous plants, such as mills, foundries, factories, and so forth, is still not sufficiently rigid. Prior to five years ago but little such inspection work was done. The public must be gradually educated to the value and necessity of such work. As time goes on it will undoubtedly be wise policy to slowly but gradually increase the severity of safety regulations. This will mean in the coming years the adoption of a code of minimum safety standards for each particular class of hazardous plants. Possibly the time has now arrived when two or three such codes should be adopted rather than to leave the safety requirements around hazardous plants to the judgment of the individual inspectors.

### Work Accomplished.

The following table shows the work and accomplishment of the Bureau of Safety for the fiscal year ending June 30, 1926:

Inspector	Months Worked	Licenses Issued	Boilers Inspected	Safety Inspections	Cash Collections	Salary and Expense	Profit + Loss
Bondy, J. H.	12	610	1158	155	\$ 9,114.76	\$ 4,590.08	\$4,524.68+
Johnson, Floyd	5	72	215	16	1,480.00	1,394.68	85.32+
Hartley, J. R.	12	347	669	56	4,442.48	3,913.92	528.56+
Sewell, John	7	85	545	11	2,501.50	2,272.38	229.12+
Burgess, Chas. N.	1	12	68		445.00	354.14	90.86+
Kaiser, John B.	2	33	212	7	1,326.50	664.14	662.36+
Maxwell, Wm.	12	.....	.....	405	1,416.82	4,079.54	2,662.72-
Davies, Ed.	12	.....	.....	387	1,046.55	4,348.29	3,301.74-
Office	12	3001	.....		3,561.00	2,314.00	1,247.00+
	4160	2867	1037		\$25,334.61	\$23,931.17	\$1,403.44-

In addition to the total of \$25,334.61 "Cash Collections" there was \$985.68 of uncollected inspection fees at the end of the year.



The following table shows the detailed operations of the Bureau of Safety for each of the past nine years:

Fiscal Year	Licenses Issued	Boilers Inspected	Plants Inspected	Fees Collected	Expense	Profit + Loss —
1917-1918 .....	1,986	2,358	262	\$28,732.75	\$27,831.15	\$ 901.60 +
1918-1919 .....	4,698	2,522	209	28,944.67	26,891.20	2,053.47 +
1919-1920 .....	4,724	2,501	76	28,011.97	27,746.01	265.96 +
1920-1921 .....	4,564	2,438	111	26,460.93	28,831.33	2,370.40 —
1921-1922 .....	1,232	2,121	280	27,214.76	25,094.00	2,120.76 +
1922-1923 .....	4,580	3,463	696	28,498.49	27,298.20	1,200.29 +
1923-1924 .....	4,530	3,094	754	28,129.89	28,071.63	58.26 +
1924-1925 .....	4,172	2,138	746	24,103.92	21,403.21	2,700.21 +
1925-1926 .....	4,160	2,867	1,037	25,334.61	23,931.17	1,403.44 +
Average 9 yrs.....	4,516	2,611	463	\$27,270.22	\$26,344.21	\$ 925.95 +

### Coal Mine Inspector's Report

The following report, submitted to the Board by the State Coal Mine Inspector, contains much information that may be of value to the public generally. The report is reproduced verbatim.

September 15, 1926.

State Industrial Accident Board,  
Helena, Montana.  
Gentlemen:

In accordance with the provisions of the Montana mining laws I herewith submit to you my report as Coal Mine Inspector for the fiscal year beginning July 1, 1925 and ending June 30th, 1926:

### Mining Conditions Generally.

The coal mining industry of the nation as a whole has been seriously depressed for a number of years. The consumption of coal has not kept pace with our industrial development, this being due to the increased use of oil, natural gas and the use of water power for the generation of electricity. The effect has been broken time in the industry, resulting in decreased annual earnings and a lowering of the living standards of the miners. If it could be arranged so that the mines would close down for a definite period during the slack season, some of the miners could, during the period, seek other employment. But, unfortunately, it is impossible to make such an arrangement and in consequence the miners must stay around camp waiting for the mine whistle to call them to work.

The mine whistle is an important factor in the life of the mining camp. It is generally blown in the evening. One blast indicates that there will be no work on the following day. Three blasts mean that the mine will operate the next day. As the time for the whistle approaches, all other things are forgotten in the homes of the miners. Everything comes to a standstill; there is a strain, a suspense—then the whistle ends it all for another twenty-four hours.

Naturally during the winter months the mines work steadier but even then the mildness or the severity of the season affects the miner's pay check.

The writer cannot see any signs of a general improvement for the industry in the immediate future. The industry has been entirely free from labor disputes. Wage scales and working conditions are determined in joint conferences between operators and representatives of the miners. Machinery is provided in the joint agreement for the settlement of any

disputes that may arise during the life of the contract. The present contract expires March 31, 1927.

### Fatal Accidents.

There were six fatal accidents during the year. The numbers for the three preceding years were seven, twelve and sixteen. It must be remembered that fewer men were employed in the industry last year than the average for the three preceding years. Nevertheless, the ratio of fatal accidents to number of men employed shows a slight decrease.

We are forced to the conclusion, after investigating these fatal accidents, that the majority of them could have been avoided if a little more care had been exercised. Safety first cannot be over emphasized. The hazards of the industry are many. The price of safety is eternal vigilance. Experience generally makes for greater caution, but unfortunately the tendency occasionally is toward carelessness.

Three of the fatal accidents occurred at the Northwestern Improvement Company's mines at Red Lodge. Two occurred at the Republic Coal Company's mines at Klein and one at the Jennison Coal Company's mine at Fairview. Four of the accidents were due to falls of roof at the working face and two were due to haulage. Falls of roof and haulage are the chief sources of accidents in the coal mining industry and have always been.

Firedamp and coal dust explosions are responsible for the major accidents occurring in the industry. The country is being shocked repeatedly with the news of such disasters in our coal fields, involving annually the loss of hundreds of miners lives. With proper precautions and strict observation of the mining laws these disasters can be greatly reduced in number. With adequate ventilation and rock dusting and the use of safety lamps in gaseous mines, together with the carrying out of recommendations of the U. S. Coal Mine Inspectors Association, explosions on a large scale will be very few, if not entirely eliminated from the industry.

Fortunately, in Montana our mines do not generate large volumes of firedamp. Nevertheless sufficient is generated to warrant every precaution being taken as required by our State Mining Laws. No suggestion for improvement in ventilation as safety is resented. In the majority of cases suggestions along these lines are invited and gladly welcomed and every cooperation given. This applies to our large producers.

In the very small mines—of which there are more than 200 in the state—usually called country banks operated for a few months during the winter, very little thought is given to the requirements of the State Mining Laws. These mines are usually very shallow, no firedamp being generated in them. They employ usually two or three men and they are to be found all over the State away from the railroads. They furnish coal for our rural districts and are sometimes referred to as wagon mines. Their outputs range from a few tons to a thousand or fifteen hundred a year. Considering the manner in which they operate, they are remarkably free from accidents. This may be due to the fact that rush and hustle incident to the operation of our big mines are entirely absent.



### Examinations.

In accordance with the provisions of the law, examinations were conducted and certificates awarded for positions in and around coal mines.

At the examination held in Billings one applicant appeared (George Overend, of Roundup) and after qualifying was granted a State Coal Mine Inspector's Certificate.

One applicant appeared at Great Falls (Robert J. Brown, of Stockett) and after examination was granted a Mine Foreman's Certificate. Wiley D. Robinson of Roundup was granted a Mine Foreman's Certificate without examination, after appearing before the board with credentials from the State of Arkansas.

The examining board is of the opinion that all applicants for mining certificates should be required to take the examination in Helena, as there are not sufficient applicants to justify the holding of the examinations in the two cities; namely, Billings and Great Falls.

The following figures give the general data covering the coal mining industry in the State during the years mentioned:

Years	Men Employed	Production in tons	Value
1901 to 1910 inc. ....	2,777 (average)	18,697,641	Not given
1911 to 1920 inc. ....	3,930 (average)	34,821,324	\$61,372,502.00
1921 .....	4,300	3,392,031	9,365,230.00
1922 .....	4,431	2,818,654	8,659,192.00
1923 .....	4,097	3,140,837	9,903,625.00
1924 .....	3,035	2,988,779	8,172,150.00
1925 .....	2,496	2,252,899	6,652,009.00
1926 .....	2,431	2,758,739	6,691,548.00

### Fiscal Year 1925-1926

Mines reporting .....	60
Machine men employed .....	141
Loaders employed .....	617
Miners employed .....	819
Inside day men employed .....	489
Outside day men employed .....	365
Total number of men employed .....	2,431
Total number of tons of coal produced .....	2,758,739
Value at mines .....	\$6,691,548.00
Tons of coal produced per life lost .....	459,123
Number of men employed per fatal accident .....	405
Number killed per thousand men employed .....	2.5
Number of kegs of powder used .....	34,063
Pounds of dynamite used .....	249,210
Tons of coal mined by machine .....	2,056,803
Tons of coal mined by hand .....	701,936
Per cent of coal mined by hand .....	25.4
Per cent of coal mined by machine .....	74.6
Number of lives lost .....	6
Average days worked during year .....	130

In conclusion I wish to thank the Chairman of the Industrial Accident Board, also the Secretary and the Clerk of the Bureau of Safety and all others who have helped in the carrying on of the work of the office.

Respectfully submitted,

(Signed) ED. DAVIES,

State Coal Mine Inspector.

### Quartz Mine Inspector's Report.

The following general report of the Quartz Mine Inspector is reproduced verbatim because of the information it contains:

September 20, 1926.

State Industrial Accident Board,  
Helena, Montana.  
Gentlemen:

In compliance with the request of your Chairman, Mr. Jerome G. Locke, I take pleasure in submitting to your Honorable Board a brief summary of my activities as State Quartz Mine Inspector for the fiscal year beginning July 1, 1925, and ending June 30, 1926.

The nature of my work varies but little from year to year, consisting, as your Board is aware, of the inspection of mines, mills and smelters, making recommendations, and ordering proper safety conditions to the end that the very best protection may be given the employee, which, in many cases, proves beneficial to the employer as well.

I have investigated to the best of my ability the causes of many fatal and non-fatal accidents and made as many inspections of mines and industrial plants connected therewith, as prescribed by law, as time would permit.

#### Mining Activities.

Operations during the past year have continued upon practically the same scale as in the year ending June 30th, 1925. The revival of some properties closed down temporarily during the low metal price period is encouraging. The average selling price of copper during the fiscal year ending June 30th, 1926, was 13.99c per pound as compared with a price of 13.57c per pound for the fiscal year ending June 30th, 1925. This advantage, however, has been offset considerably by the drop in silver price. On the whole, mining activities at the present date show encouraging signs of increasing. This is especially true as to the production of zinc and additions to zinc reduction plants.

In the Butte district the operations as a whole have been quite normal. The most important development, however, is the preparation for the installation of electric hoisting equipment having capacities for hoisting from depths of 5,000 feet. The installation of this equipment is an assurance of a long continued life for the production of copper from this district.

The Anaconda Copper Mining Company is the largest mining operator in the State and maintains the most completely organized accident prevention work. The following is a tabulation of the accidents in the Anaconda Copper Mining Company's mines and shops for the fiscal year ending June 30th, 1926.

Year and Month	Fatal	Serious	Slight	Shifts Worked
1925 July .....	5	50	130	187,577.75
" August .....	2	61	132	184,448.25
" September .....	0	65	158	187,882.00
" October .....	0	53	161	203,999.75
" November .....	1	46	132	195,464.50
" December .....	2	54	149	205,031.50
1926 January .....	1	49	134	209,649.50
" February .....	2	62	156	193,084.50
" March .....	7	65	158	218,174.50
" April .....	4	65	150	200,109.25
" May .....	4	67	133	192,942.75
" June .....	4	59	141	185,489.25
Totals .....	35	696	1734	2,363,853.50

This tabulation shows a slight increase over the previous year, but when it is realized that more than 8,000 men are required to operate the mines of this company in Butte, the accident rate is not as high as that found in many other mining states. This company maintains a Safety Inspector at each operating mine, who spends his entire time in an effort to keep his mine in a safe operating condition. In addition to its inspection service, the company is a member of the National Safety Council and maintains a constant accident prevention propaganda through the posting of safety bulletins and the monthly publication of an employees' magazine. Accident and inspection reports are read and discussed at the fortnightly foremen's meetings and at the monthly meetings of Safety Inspectors. This company has, at considerable expense, placed all underground powder magazines in dead end untimbered drifts, or when this has not been possible, has fireproofed the magazines by guniting.

No serious underground fires occurred during the year, principally due to the fact that the company maintains adequate fire fighting equipment and a full complement of trained fire fighters, so that such fires as occurred were extinguished in their incipient stage.

The United States Bureau of Mines Rescue Car No. 9, which is headquartered in Butte, but covers the mining districts of Montana, Utah, Idaho, Washington and Northern Wyoming, was in Butte from November 15th, 1925, to May 15th, 1926, and retrained all of the Anaconda Copper Mining Company helmet men, as well as many of those of other companies. The car also conducted classes in first aid to the injured during the period and gave this valuable instruction to 400 miners.

### Inspections, Investigations, etc.

The following table merely outlines in brief my activities. More detailed matter, reports, etc., concerning the work, have been forwarded to your Board by me and filed for future reference.

Number of mines inspected .....	112
Number of mills and smelters inspected .....	12
Number of mine complaints investigated .....	34
Number of fatal accidents thoroughly investigated .....	38
Number of serious accidents investigated .....	30
Number of Corners' inquests officially attended .....	32

Some of the above complaints were made upon good grounds. Remedies were ordered and in every case complied with. Others were caused by misunderstandings, dismissals, and so forth, and carried but little merit.

### Causes of Fatal Accidents

You will note in the tabulation below that falling ground and death by blasting, as in former years, top the list. You will also readily notice listed fatalities which, to all appearances, could have been averted had proper judgment and precaution been exercised.

Falling ground (including 3 in cave).....	8
While blasting rounds .....	7
Electrocution by underground trolley wires .....	2
Electrocution on surface .....	1
Carbide lamp coming in contact with powder and primers.....	1
While riding on cage .....	4
Dropped dead in drift (Coroner's verdict) .....	1
Knocked into chute by rock .....	1
Run over by underground motor .....	1
By car running away.....	1
By engine throttle valve explosion .....	1
Falling down chute .....	3
Falling down shaft .....	2
Falls from trestles .....	1
Gassed, by going back too soon after blasting.....	1
By running underground motor through ventilating door .....	1
By motor and cars running off of trestle (on surface).....	1
Fell while barring down ground .....	1
<hr/>	
	38

### Demands, Suggestions and Recommendations for Better Safety Conditions

When miners have protested or complained of conditions to me, I have kept it confidential, especially relative to the names of parties making the complaints. After investigating those of merit, I invariably find the operators ready and desirous of complying with any reasonable notice served upon them. The attitude which they take has a tendency to make my duties more pleasant and less burdensome.

In the following table very few demands were necessary. In almost every instance, suggestions or recommendations made by me were concurred in.

Guard railing manways and other openings.....	16
Lowering and hoisting steel in proper way.....	10
Grizzlies over chutes .....	Many
Timbering in drifts and cross-cuts.....	8
Better filling in stopes (for safety).....	14
Safety dogs and doors on cages .....	14
Securing and barring down ground.....	Many
Moving powder magazines to safer places.....	8
Installation of fans for better ventilation.....	6
Repairing and retimbering sections in shafts.....	4
Housing gearings in mills.....	5
Boxing underground trolleys .....	6
Guard rails around motors and power driven belts.....	Many
Mine signals on stations and in engine rooms.....	Many
Safety dogs on ropes for lowering and hoisting timbers by hand.....	Many

In conjunction with the foregoing statement of my work, I have been the recipient of many letters of inquiry from people in different parts of the country, and, in almost every instance, have answered same satisfactorily and, where possible, given the information sought.

I feel, in concluding my report, that I owe it as a duty to show appreciation by extending thanks to the heads of your Board, Mr. Jerome G. Locke, Chairman, W. B. McLaughlin, T. C. Patrick and Duncan McRae for the ever willing assistance and cooperation they have given me in the past.

Respectfully submitted,

(Signed) WM. MAXWELL,

Quartz Mine Inspector.

### Safety First Work

Educational campaigns on the value and necessity of safety first are very much like courses in music. They must be continuously kept up or the effect is lost. Workmen who are not constantly reminded and re-reminded of the dangers incident to their employment grow careless. Employers whose interest in the safety of workmen is allowed to lag grow indifferent. The inevitable result is an increase in the percentage of accidents.

For the past five years the Accident Board has had no funds with which to prosecute and carry on educational campaigns for safety first. The result is reflected in the percentage of accidents. It has almost doubled in five years. The compensation cost ultimately borne by the employer goes up in direct proportion to the percentage of accidents. The Board believes that it has been false economy to curtail safety first work, but has had no choice in the matter. The funds with which to carry it on were denied by the legislatures.

Many of the larger employing concerns in the State—particularly those who carry compensation under Plan One—maintain their own accident prevention and safety first departments. That these do good work, and that it pays in dollars and cents, can be easily demonstrated by comparing the accident percentage where safety first work is done with the accident percentage where such work is not done, in the same line of employment. The Anaconda Copper Mining Company is the largest employer of labor in the State. It maintains one of the most comprehensive and best trained departments for accident prevention to be found in the State. Unable to get accurate and complete data on all the safety first work that is done by various private concerns, the Board thought it advisable to at least present a resume of the work done by the Anaconda Copper Mining Company, the largest concern. It requested John L. Boardman, Director of the Anaconda Copper Mining Company's Bureau of Safety, to prepare an article on the accomplishment of his department. The illustrated article which follows was prepared by Mr. Boardman. This Board commends it to the careful consideration of other employers.



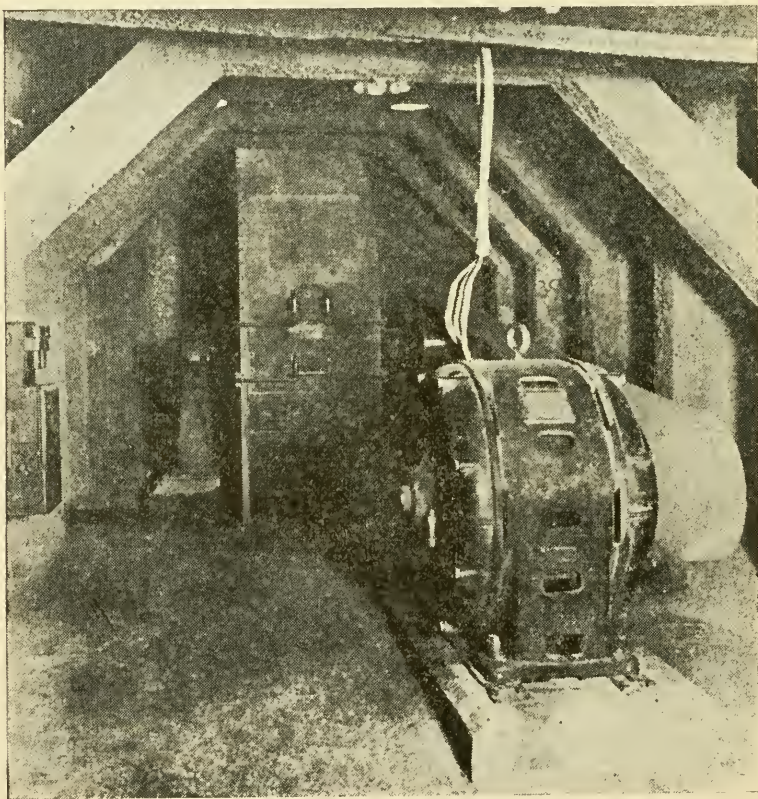
## ACCIDENT PREVENTION IN THE BUTTE MINES AND THE ANACONDA AND GREAT FALLS REDUCTION WORKS OF THE ANACONDA COPPER MINING COMPANY

(By JOHN L. BOARDMAN)

In the beginning it is pointed out that underground mining of copper ore has been, within the past few years, brought sharply into competition with open cut or daylight mining of this product.

In the open cut mining, as the property is developed, mining faces extend and operations expand over a larger area. Safety and working conditions should improve within certain limits, while in underground mining, as the nearer ore bodies are worked out, deeper shafts and longer drifts are necessary and higher temperatures are encountered.

This sharp competition, of ever increasing difficulties in underground mining, with operations of decreasing costs in daylight mining, has necessitated the adoption of a program of scientific improvement



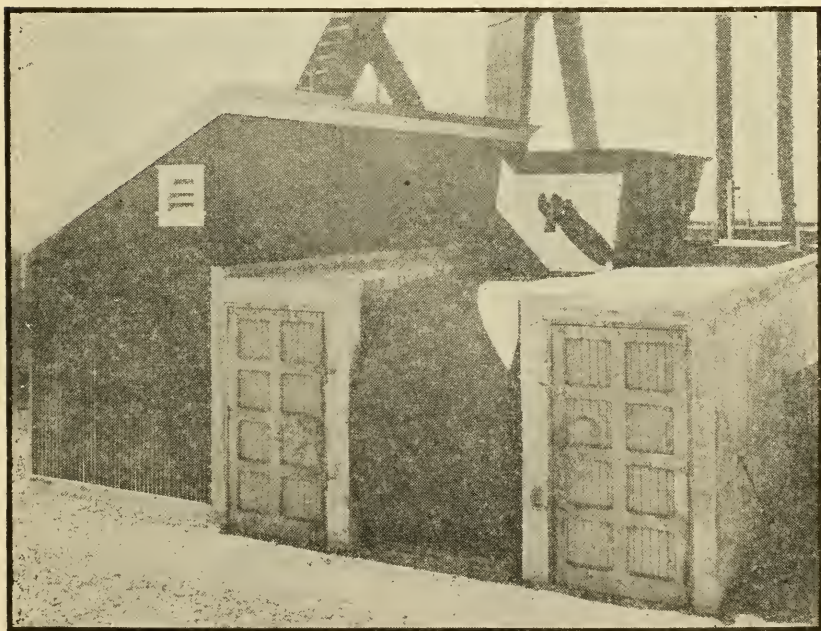
**AN UNDERGROUND BOOSTER FAN.**

This fan delivers 75,000 cubic feet of fresh air per minute.



throughout the operations of Butte mines. A dozen years ago the company entered into a program for improved mine ventilation, which has cost already several millions of dollars, and has resulted in a great reduction of temperatures underground. At present a temperature of 80 degrees Fahrenheit requires the installation of a blower fan in every working place where such temperature is encountered. The mines are equipped with enormous electrically driven fans on surface, which either suck the heated air out of the various shafts or blow the cool fresh air into the shaft. Underground the cool air entering the mines is picked up by smaller, so-called booster fans, which transfer it and distribute it to the very faces of the working places. These fans handle, in the aggregate, more than 3,000,000 cubic feet of air per minute for every minute of the day, for their speed is constant and continuous.

Another very costly improvement of recent years is the equipment of the mines with water lines to all working places and the universal use of wet drilling. The earliest authentic histories of mining call attention to the effect of rock dust upon miners and, no doubt, the miners of Montana, in common with all others of this occupation, have suffered from this trouble, but the introduction of wet drilling and water lines into the Butte mines has practically eliminated trouble from this source. The new drills are provided with a water jet which forces water through the drill steel onto the cutting edges of the bit and on the bottom of the hole being drilled. Water hoses are used to connect the drilling machines



**SURFACE FAN INSTALLATION.**

This fan delivers 180,000 cubic feet of air per minute.

to the water lines, and these hoses are also used to wet down the piles of broken rock after it has been blasted, and to wet down the dust in manways and drifts, as well as in ore bins and other places where the handling of broken rock causes dust to be formed. The combination of a thorough use of water to prevent the formation of rock dust, with the use of adequate air currents to carry away such dust as is still formed, makes underground mining in the larger operations of Montana quite as healthful as any of the other major occupations. Even the farmer, in the course of a season's harrowing and planting, inhales more dust than does a Butte miner.

As early as 1913 the Anaconda Copper Mining Company undertook to reduce accidents to employees to a minimum. Even in that early effort it was realized that there were two kinds of accidents. First, those which were due to bad methods, lack of suitable materials or tools, faulty machinery and faulty supervision on the one hand, and second, those which were due to incompetence, carelessness, indifference and disobedience to rules on the other hand. Therefore, steps were taken to prevent both kinds of accidents. First, it was realized that the company had to clear its own skirts by providing all possible improvements in the way of safely guarded machinery, guards for manways, grizzlies for chutes, inspection of hoisting equipment, adequate and proper timbering, guarding of all electric wires, and the removal of all possible sources of danger. Second, a set of safety rules was adopted and a system of constant propaganda through bulletins and by individual warnings through bosses to the employees was carried on. A requirement that every accidental injury, even though it were a mere scratch, be reported in detail so that a study



NEW TYPE OF STORAGE BATTERY ELECTRIC MOTOR.



of accident causes could be made, was adopted, and then special emphasis upon those causes which produced the larger number of accidents was made. Accident statistical figures are published in the company's monthly safety magazine, so that a spirit of competition in accident prevention between the different bosses and different mines and departments is created.

At each of the operating mines a Safety Inspector is employed, whose duty it is to see that all of the safety requirements in regard to safe methods and materials are complied with. These men spend their entire time underground visiting the working places, looking after ventilation equipment, making reports on unsafe conditions, looking after the care of the injured, reporting all accidents and looking after the proper training of men in mine rescue and first aid work.

Another important branch of accident prevention is that of taking care of the injured. Whereas in earlier times an injured man was, through lack of facilities and ignorance, frequently very badly mishandled between the time of injury and his arrival at the hospital, thus complicating injuries and delaying recovery, the new system included the provision of two modern automobile ambulances and the provision of adequate sterile dressings for injuries. Not only are materials furnished for the proper first aid dressings of injuries, but the company has, through the cooperation of its own Safety Bureau forces, with the



**GREAT FALLS SMELTER FIRST AID TEAM.**

This team won highest honors in the International First Aid Contest in 1923.

United States Bureau of Mines, trained thousands of miners in the proper first aid care of injured persons. It has been the constant endeavor to provide such training and material facilities as to make it impossible for an employee to be injured at any place in the operations without receiving prompt and intelligent first aid treatment, and this object has been practically accomplished. In furtherance of its first aid training program the company conducts first aid training classes open to all employees at each of its mining and smelting operations. It conducts an annual first aid elimination contest at each of these operations and a final inter-departmental contest between the winning teams in the eliminations to determine which team shall represent the company in the International Contest. The Anaconda Copper Mining Company teams.



WATER LEYNER DRILL IN AN UNDERGROUND DRIFT.  
Note the complete absence of dust.

with few exceptions, have placed high up among the leaders in the International Contests, winning second place at Pittsburg, Pennsylvania in 1919, sixth place at Denver, Colorado in 1920, first place at Salt Lake City, Utah, in 1924, and thirteenth place in 1925 and 1926, at Springfield, Illinois and San Francisco, California, respectively.

All of this effort for the betterment of working conditions has cost the Anaconda Copper Mining Company millions of dollars, but there is great satisfaction to the operating officials and to the employees in that formerly the injuries causing more than thirty days disability were larger in number than the total of those now causing only fifteen days or more disability. There is a great deal of comfort in the knowledge that the mining industry of today can offer a vocation quite as free from health hazard as many other industries of equal importance, and it is gratifying that of the numerous accidents which yet occur, there are few indeed directly traceable to faulty materials or methods. The very large majority of remaining accidents being due to incompetence, indifference or downright carelessness of the injured man himself.

At the reduction works of this company an equal effort in accident prevention has been made, and while the operations of these works are principally conducted on the surface, the varied character of the work involves many natural hazards. At each of these plants a Safety Engineer spends his entire time in inspecting the various departments, holding safety meetings, conducting first aid classes and generally insisting upon the obedience of safety rules and the protection of employees. As a result of the careful systematic work at these plants, we claim the lowest accident rate and the least health hazard of any operation of this nature in the world.

### THE HAWKESWORTH DRILL

Extended reference was made by this Department in its Tenth Annual Report upon a new type of demountable drill steel then and for some years prior thereto undergoing full mine practical tests in a number of the larger mines in the Butte District. This new steel, developed and manufactured in Butte by the Hawkesworth Drill Company, is simply a one-piece demountable drill point or bit that is fitted to the end of a drill shank machined to receive the bit. The obvious advantages of a simple, practicable demountable drill bit are so many that a bare recital of them would be beyond the scope of an official report such as this.

This Board's special and particular interest in the new steel rests primarily in the elimination of an important hazard in mining, namely, the inescapable hazard to life, limb and property involved in the endless flow of large tonnages of drill steel into and out of mines and workings through scores of shafts and into distant and difficult working places underground. With the demountable bit this hazard is apparently entirely eliminated. No accident, minor or otherwise, is recorded against the handling or transportation of drill steel in any of the mines, **large or small**, where the new steel is used, since the last report of this Board. This showing is most gratifying. The operators of the Butte District are to be commended for their continued effort to make the business of mining safer and more attractive to the underground workers, through the greatly increased use of the Hawkesworth Drill.



### CIVILIAN REHABILITATION

Realizing that a very heavy percentage of persons who are physically handicapped, due to injury or from natural causes, are unable to engage in gainful occupation to the extent that they are self supporting, the Federal Congress, in 1920, passed an act providing for the training of such handicapped persons. Under the terms of the bill, training is carried on by the states under general supervision of the Federal government and by means of funds appropriated jointly by the Federal government and such states as have taken advantage of the act. For each dollar of Federal money appropriated and allotted to any particular state, the state must spend at least another dollar in rehabilitation work.

In 1920, upon recommendation of Governor Dixon, the Montana Legislature accepted the benefit of the Federal law and made application for its share of the appropriation made thereunder. The work was inaugurated in Montana by the State Board for Vocational Education. This method of handling the work soon proved to be unsatisfactory and after a few months Civilian Rehabilitation was transferred to the Industrial Accident Board and became one of the Bureaus of this Department.

#### Rehabilitation Field

It is difficult to define the extent of the Rehabilitation field. No figures are available to show the number of those who are wholly or partially dependent upon charity, in some form or other, because of vocational handicap. A very large percentage of the persons suffering such handicap have been the victims of accidents, industrial or otherwise. A small percentage have been handicapped as a result of the physical disability following sickness or disease. There are many hundreds of such persons in the State.

The fund for the prosecution of the work is small. The benefits of the Act cannot be extended to any considerable percentage of those who now have vocational handicap. During the first three or four years following its inception, the work was more or less experimental in nature. For these reasons the Department has pursued a policy of spending time and money on only such cases as seemed to give substantial promise of successful result. In other words, the Department has attempted to devote its efforts and the limited finances available to only such cases as could properly be restored to productive capacity without excessive expenditure.

Five years time has demonstrated that the work is successful. It is true, of course, that there has been failure in some cases. Occasionally an individual was accepted for training and it later developed that he did not have the required mental capacity. In other cases the individual either became discouraged or lost his ambition and the time and money spent on him was largely wasted. There have been other individuals who would not follow the vocation for which they were trained. On the whole, however, a very heavy percentage of the cases handled by the Department has been rehabilitated to the extent that they have become partially or wholly self supporting. In view of the fact that only a few hundred dollars at the most is spent on any one case, it cannot be denied



that, from an economic standpoint, the activity of rehabilitation is wholly sound. The monetary value of a workman to society at large is about six thousand dollars. If only four persons had been rehabilitated each year, the expenditure that has been made would have been fully justified. As a matter of fact, the number of persons who have been rehabilitated, and who have fully justified the expenditure made in such rehabilitation work, is now more than one hundred during the five years that the work has been carried on.

### Rehabilitation in Other States

Most of the other States of the Union have availed themselves of Federal cooperation in rehabilitation work. Many of these states have gone much further in this activity than has Montana. Some of the states have gone so far as to construct hospitals where special treatments, such as physiotherapy, are given at state expense. Some states have constructed schools; others have engaged traveling instructors in considerable number.

Montana, with the limited funds available for the work, has not been able to install any special equipment or engage any special instructors for its prosecution. The work in this State has of necessity been handled by one man and one assistant. No special schools or other places of training are available. It is necessary to take advantage of the educational institutions now here for the handicapped persons who require educational training, and to make arrangement for industrial training with the employers who are engaged in the particular line of work for which the handicapped person appears adapted.

Possibly in time Montana will be doing a great deal more of this class of work than is now possible. Up to the present time it has undoubtedly been wise policy to proceed slowly and cautiously and to make quite sure that there was no waste of funds and that the majority of cases were, in fact, successfully rehabilitated.

### Operation of New Maintenance Law

Eighteen months ago the State Legislature enacted a law which makes it possible for the Rehabilitation Bureau to grant a monthly maintenance allowance to disabled and destitute persons receiving vocational training. We have now had time to arrive at a correct appraisal of the value of this law and its influence on the course of civilian rehabilitation in Montana.

The restoration of industrial cripples to usefulness and independence is not an easy task. Physical handicaps must be overcome; mental limitations and prejudices must be dealt with and financial difficulties must be adjusted before the process of rehabilitation can go on unhindered. Of these, the most serious and perplexing has usually been that of finances, and in the past many worthy cripples, in circumstances that dictated the necessity of rehabilitation, have been unable to avail themselves of training because no means existed for meeting their living expenses while receiving instruction. The maintenance law was designed to remedy this situation. Has it done so, and have its benefits been as

real and valuable as was predicted by its proponents? Most emphatically yes. The law has worked out well in practice and has been a boon to rehabilitation and its beneficiaries.

During the past year twenty-two trainees received a maintenance allowance in varying sums and for different periods of time. None of these persons could have entered training without state aid. The law permits us to pay a maximum of \$30.00 per month to a single person and of \$50.00 to a married person, with a time limitation of eight months. It also provides that "only as much of the maximum maintenance allowance as is actually needed shall be paid." With these limitations in mind the Department has been cautious in extending maintenance aid and has furnished it only after careful investigation proved it to be necessary. The amount and duration of the allowance has always been carefully checked with the financial circumstances of the recipient. In its advocacy of a maintenance fund, the Department estimated that it would require approximately \$5,000 a year to meet the demands that would be made upon it. The amount actually expended for this purpose for the fiscal year which ended June 30, 1926 was \$3,605.87 or \$1,394.13 less than the estimate. Following are listed the names of the men and women who received maintenance aid during the year. Other information, such as training objective, previous occupation, disability, amount and duration of allowance and result of training, is also given and should be of interest.

It has been the policy of the Department to practice the strictest economy in administrative expenditures. Retrenchments have been made without impairing efficiency or curtailing service. In the Board's plan of rehabilitation, costly institutional training has yielded largely to inexpensive but practical placement training, and artificial appliances have been provided only when absolutely necessary as a factor in a definite training program.

Prudent administration has thus made available for maintenance purposes a much larger sum than had been expected. The law does not limit the gross amount which may be used to defray the living expenses of our students. It wisely leaves this to be determined by circumstances. In its own words "that portion of the money appropriated for vocational rehabilitation which is actually necessary may be drawn upon in making payments." Thus savings made in other departments of our work augment the amount available for maintenance, which is fortunate, as probable expenditures for this purpose can, with difficulty, be estimated in advance.

No single person can live for one month in any Montana city for \$30.00 and no married person can maintain himself and his dependents on \$50.00 per month. Fortunately most applicants for training are able, from one source or another, to raise a little money to supplement the amount received from the State. The trainees in industrial establishments frequently receive a small wage from the firm in return for their services. But there are disabled men and women who, if they enter training, must subsist entirely on the Bureau's allowance, a practical impossibility. Already a number of persons have had to forego the ad-

vantages of training for this reason. The law should be amended to provide a maximum payment of \$40.00 to a single person and \$60.00 to a married person or to a person with one or more dependents. The rehabilitation law of eight other states provides for a maintenance fund and the possible allowance is, in no case, less than \$10.00 per week. It should also permit payments to continue for twelve months instead of for eight months as at present. Obviously, there are trades which cannot be learned in so short a time. Even a commercial course often requires a year to complete and the folly of inviting the nullification of the cost, effort and value of training through premature termination of instruction must be apparent. The cases in which the maximum allowance in time and money are needed will be comparatively few, but the Department should be in position to render this greater assistance if circumstances require it. No increase in appropriation will be needed to meet the extra expense involved in this change.

### Rehabilitation Work, Year 1925-26

Satisfactory progress can be reported for the past year. If the number of rehabilitations seem small, it may be attributed to the fact that available funds were known to be limited and to caution in accepting cases. It is the purpose to make the work practical and constructive and the Department does not hesitate to reject applications of persons who cannot profit by training and whose needs can best be served by other organizations.

That the value of rehabilitation is recognized and acknowledged not only by individuals but by organizations interested in the public weal is seen in the frank expressions of approval that reach this office from time to time. The latest expression of this kind is in the form of a resolution adopted by the state convention of the American Legion about a month ago. The resolution refers in a complimentary way to the work already accomplished by this Bureau and recommends to the next legislature the enactment of legislation providing for a more liberal maintenance allowance to persons in training. Previously, the Veterans of Foreign Wars and the Disabled Veterans of the World War had voiced similar sentiments and conveyed them to Montana's lawmakers. The State Federation of Labor has most emphatically endorsed our work. Lately, strongly supporting editorials have appeared in the public press, one a Spokane trade journal. All of this is gratifying and encouraging. It shows that civilian rehabilitation is, in this state, leaving its impress upon the public mind and assures us of sympathetic and cordial co-operation.

Up to the present time twenty-nine disabled men and women have been granted a maintenance allowance while in training. This allowance has varied from ten to fifty dollars per month and has continued for from one to eight months, the exact amount and period of duration depending upon the circumstances of each case. It has been found that the maximum of time and allowance permitted under our law is somewhat too restricted, and an effort will be made to increase both by legislation. The present appropriation will permit a liberalization of the maintenance

law. By the practice of strict economy the Department has been able to handle all cases that have been accepted for training, and several thousand dollars of available funds remain unused.

In disseminating information concerning the Bureau and its operations, we have utilized newspapers and other publications. Personal letters descriptive of the work have been sent to every doctor, osteopath, minister and priest in the State. The efforts of the Department are bearing fruit. Undoubtedly the State's labors in behalf of its disabled and vocationally handicapped citizens are better understood and appreciated than at any previous time.

#### **Appropriation Required**

For the fiscal year ending June 30, 1925, the State appropriated \$15,000.00 for rehabilitation work. The Federal allotment was \$5,205.96. Of these amounts \$757.25 was returned to the Federal treasury and \$8,294.74 to the State treasury. For the fiscal year ending June 30, 1926, the State appropriation was \$15,000.00 and the Federal allotment \$5,213.96. Of these amounts \$1,033.04 was returned to the Federal treasury, \$6,951.00 to the State treasury.

There should, however, be no decrease in the amount of appropriation for the coming biennium. All of the \$15,000.00 appropriated by the State as well as all of the allotment made by the Federal government, can now be profitably used. It will be possible at any time to greatly expand the activity of the Bureau. It has been thought a matter of good policy in the past to curtail this activity to the extent that success be assured in the greater majority of cases where rehabilitation was attempted.

There is a great field for the work and it should be permitted to expand slowly but surely, and as rapidly as can be done with assurance of success in all the work undertaken. Moreover, the limitation placed on the amount expendable for maintenance to those who have no other source of income is entirely too limited. If the legislature sees fit to extend the limits on the amounts that may be thus spent, as it should, the amount of money which has been saved and returned to the respective treasuries can be very profitably employed during the coming biennium.

### TRAINING CASES, YEAR ENDING JUNE 30, 1926 (REHABILITATED)

NAME	INSTITUTION OR SCHOOL	COURSE OR TRADE	PRESENT EMPLOYMENT
Clara Binney (Paralysis of leg)	Mme. McCarroll's School of Beauty Culture, Butte	Beauty Culture	Conducting own beauty parlors, Butte. Net income \$12.50 per week.
Elizabeth Curry (Heart Trouble)	Great Falls Commercial College	Stenography	Employed as stenographer, Great Falls bank at 100 per month.
Anna Eldridge (Loss left leg)	Broadway Beauty Shop, Butte	Beauty Culture	Practiced profession for a while but later married.
Rex M. Farrell (Injured leg)	Great Falls Commercial College	Stenography and Bookkeeping	Stenographer in railroad office, Great Falls at \$130 per month.
Stella Holmberg (Paralysis of legs and arm)	Great Falls Commercial College	Bookkeeping	Unemployed at present.
Ernest Larson (Loss right leg)	Moler Barber College, Spokane	Barbering	Working in barber shop in Stevensville at \$25.00 per week.
Mark McCormick (Paralysis of legs)	Billings Business College	Stenography and Bookkeeping	Stenographer with State Dairy Commission at \$125 per month.
James B. Morelan (Weakened back)	Moler Barber College, Spokane	Barbering	Employed in state of Washington. Present address unknown.
Sophia E. Oppel (Blind)	Private lessons, Mrs. W. Whalen, Helena	Piano Instruction	Giving private lessons in her home.
John R. Russell (Loss right arm)	Billings Business College	Bookkeeping	Office position at \$125. Coal mining company at Absher.
Manual Schultz (Loss left leg)	White Garage, Billings	Auto Mechanics	Tractor operator at \$6.00 per day.
R. L. Ford (Loss left leg)	School for Blind and Goodyear Shoe	Shoe Repairing	Conducting own shop in Boulder.
Chas. Fourtner (Gas poisoning)	Correspondence course, American School of Poultry	Poultry Raising	Engaged in poultry raising on own farm near Forsyth.
Henry Martinson (Injured right hand)	Billings Decorating Company	Auto Painting	Working at new trade in Billings shop at \$24 per week.
Horace McClean (Loss right leg)	A. T. Hansford Co. Billings	Auto Parts Salesmanship	Employed in Billings garage at \$30 per week.
Frank Gribnau (Loss left arm)	Missoula Tire & Auto Co., Hugo Sontag, Missoula, and then poultry raising in northern Idaho	Battery work, auto painting, poultry raising	Poultry farm for self in northern Idaho.
Otto Smithman (Paralysis of back and legs)	Modern Shoe Shop, Helena, H. Toepele Shoe Shop, Helena	Shoe Repairing	Conducting own shoe shop in Helena. Net income \$15 per week



# TRAINING CASES, YEAR ENDING JUNE 30, 1926 (ACTIVE)

NAME	INSTITUTION OR SCHOOL	COURSE OR TRADE
James Alexander (Paralysis of legs)	Agricultural College, Bozeman	Architectural drafting
Peter Anderson (Loss left leg and both hands)	N. Y. Life Insurance Co., Kalispell	Insurance salesmanship
John Bechtold (Loss right arm)	Butte Business College	Telegraphy. Temporarily out. Change in objective probably necessary
Andy Briscoe (Loss right leg)	Agricultural College, Bozeman	Electrical engineering
Loren Cherry (Crushed left foot)	Missoula Business College	Bookkeeping. Temporarily discontinued
George Conquest (Injured leg and hip)	Butte Business College	Telegraphy
Alfred Constans (Loss 4 fingers of left hand)	Agricultural College, Bozeman	Industrial engineering
James E. Garrett (Paralysis of legs)	Progressive Shoe Shop, Billings	Shoe repairing
Gilbert Gilbertson (Broken back)	Bradley Polytechnic Institute, Peoria, Ill. Now own shop, Great Falls Mont.	Clock and watch repairing
Filmer Hakala (Blind)	State School for the Blind, Boulder	Piano tuning and repairing
Martin V. Huff (Loss use of legs)	Great Falls Commercial College	Bookkeeping
Hope McMurray (Paralysis legs and hand)	Billings Business College	Bookkeeping
Theron Miles (Paralysis of legs)	Northwest School of Printing, Spokane, Washington.	Linotype operating
John Mohr (Legs and feet weak)	Great Falls Commercial College.	Bookkeeping
Harry Morgan (Loss use right leg)	McColes, Tailors and Cleaners, Great Falls	Bushelman
Francis Naegeli (Blind)	American School of Osteopathy, Kirksville, Mo.	Osteopathy
Wesley Nickerson (Loss right leg)	Blair Business College, Spokane, Washington	Bookkeeping
Gerald H. Parmenter (Rupture)	Correspondence Course with International Correspondence School	Architectural drafting
Wallace H. Patterson (Injured knee and hip)	Moler Barber College, Spokane	Barbering
Robt. Pentecost (Fractured right hip)	Capital Laundry, Helena	Dry Cleaning and Pressing
Arvid Peterson (Tubercular)	Butte Business College	Telegraphy. At present receiving treatment at State Hospital, Galen
Theodore Sands (Loss left arm)	Atkins Auto Paint Shop, Great Falls	Auto painting. Temporarily out of training pending other arrangements
Tony Skerjanc (Lameness)	Nu Life Shoe Repairing Shop, Butte	Shoe repairing
George Trump (Disabled right foot)	Billings Laundry Company	Dry cleaning and pressing
George Weaver (Loss left leg)	Colling Shoe Shop, Missoula	Shoe repairing
Elsie L. Luke (Paralysis)	Missoula Business College	Stenography. Temporarily out of training
Marguerite Blair (Loss right hand)	Butte Business College	Bookkeeping
Margaret Stoos (Paralysis)	Routzahn's Ladies' Wear, Great Falls	Millinery. Discontinued.



## SCHEDULE OF MAINTENANCE AWARDS FOR YEAR 1925-1926

	Training Objective	Monthly Allowance	Total paid for year	Present Status
Peter Anderson—Kalispell. Age 29. Wife and one child. Both hands and left leg amputated. A laborer by occupation.	Insurance Salesmanship	\$50.00	\$286.72	Still in training.
Harry Ellison—Forsyth. Single. 24 years of age. Left leg amputated. Com- mon laborer.	Shoe Repairing	10.00	15.00	Not susceptible. Training Discon- tinued.
R. L. Ford—Boulder Single. Age 59. Amputated left leg. Common laborer.	Shoe Repairing	20.00	104.62	Rehabilitated. Conducting shop of own.
Frank Gribnau—Missoula. Married and 5 children. Age 34. Lost left arm in accident. Common laborer by occupation. Was sup- ported by county at time of contact.	Battery work, later auto painting and then poultry raising	50.00	251.66	Training changed to poultry raising and man placed on farm in northern Idaho where he is now making a liv- ing for himself and family. Bureau bought him an ar- tificial arm.
James Garrett—Brusette. Age 30. Wife and three children. Paralysis of left leg. Farmer by trade.	Shoe Repairing	50.00	386.72	Still in training.
Stella Holmberg—Belt. 20 years of age and single. Paralysis of legs and left arm. Had no trade.	Bookkeeping	20.00	26.60	Rehabilitated. Completed train- ing successfully but at present unemployed.
Martin Huff—Brady. Single; 37 years old. Par- alysis of both legs. Had been in an unsuccessful business venture in Brady.	Bookkeeping	25.00	83.33	Still in training. "An exceptional student."
Ernest Larson—Stevensville. Married; wife and 4 chil- dren. Amputated right leg. Farmer by occupation. Working as elevator man at time of contact.	Barbering	50.00	50.00	Rehabilitated. Employed as bar- ber in Stevensville, Montana. Income \$125 per month.
Henry Martinson, Lewistown. Age 35. Married, 3 chil- dren. Crushed and mutil- ated right hand. Common laborer by occupation.	Auto Painting	50.00	400.00	Rehabilitated. Employed as auto painter in Billings shop at \$22.50 per week.
Harry Morgan—Kalispell. Single; 22 years of age. Paralyzed right leg. Had no employment or trade.	Bushelman	30.00	210.00	Still in training.
Theron Miles—Big Timber. Age 22. Wife and one child. Paralysis of both legs. Unemployed and had no trade.	Linotype Operation	50.00	356.64	Still in training.
James Morelan—Helena. Married, 1 child; age 36. Weakened back, result of sprain. Butcher by trade but work too hard.	Barbering	40.00	130.64	Rehabilitated. Working in state of Washington, but present ad- dress unknown.
John Mohr—Great Falls. Age 27; single. Back, legs and feet weak. Con- dition congenital. No trade. Had worked.	Bookkeeping and Stenography	30.00	30.00	Still in training.

## SCHEDULE OF MAINTENANCE AWARDS FOR YEAR 1925-1926 (Continued)

	Training Objective	Monthly Allowance	Total paid for year	Present Status
Robert Pentecost, Lewistown. Single; 26 years of age. Fracture of right hip. Common laborer by occupation.	Dry Cleaning and Pressing	30.00	120.00	Employed in a Helen laundry at \$20 per week.
Arvid Peterson—Butte. Single; 20 years of age. Tubercular infection. Common laborer.	Telegraphy	30.00	19.09	Now quite competent in telegraphy but unemployed because of physical condition which necessitates treatment at Galen.
John Russell—Absher. Age 24. Married and one child. Amputated right arm. Miner and laborer by occupation.	Bookkeeping	50.00	116.60	Rehabilitated. Employed as book-keeper at \$125 per month.
Margaret Stooß, Square Butte. Single; age 26. Disability, paralysis of legs. No occupation.	Millinery and Dressmaking	30.00	99.00	Not susceptible. Training temporarily discontinued.
Otto Smithman—Helena. Wife and 4 children. Age 41. Paralysis of both legs. Structural iron worker by trade.	Shoe Repairing	50.00	368.34	Rehabilitated. Has shoe shop on Rodney Street in Helena.
Theodore Sands—Neihart. Single; age 22. Amputated left hand. By occupation laborer.	Auto Painting	30.00	222.00	Temporarily out of training, pending new arrangements.
Tony Skerjanc—Butte. Single; 18 years of age. Lameness and general weakness. Lives with widowed mother. No trade.	Shoe Repairing	30.00	240.00	Still in training.
George Trump—Bloomfield. Single; 21 years of age. Disabled right hip. Farm laborer by occupation.	Dry Cleaning and Pressing	30.00	15.00	Still in training.
George Weaver—Pray. Age 34; single. Loss of left leg and part of right foot. Formerly employed as farm laborer.	Shoe Repairing	30.00	124.00	Still in training.

Total Maintenance Payments for Year.....\$3,605.87

### Work Accomplished

The following tabulations give an idea of the accomplishments of the Bureau of Rehabilitation since its creation five years ago.

#### Cases Reported and Applications Received

	Prior to 6/30/25	7/1/25 to 6/30/26	Total
Cases reported and application for training received.....	392	35	427
Cases reported but persons failed to apply for training.....	268	27	295
	660	62	722

#### Disposition of Applicants

	Prior to 6/30/25	7/1/25 to 6/30/26	Total
Number of cases rehabilitated.....	113	17	130
Number of cases in training June 30.....		28	28
Number of cases rejected or closed.....	162	44	206
Number of cases surveyed but not in training.....		58	58
Number of cases where training has been interrupted.....		2	2
Number of applications awaiting survey.....		3	3
	275	152	427

### Cost of Work

The following financial statement shows the money available for the work and the funds expended during the fiscal year ending June 30, 1926.

Federal Funds available for allotment.....	\$ 5,213.96
State Funds available by appropriation.....	15,000.00
Refund on tuition—State Funds.....	16.58
<b>Total available.....</b>	<b>\$20,230.54</b>
Federal Funds expended.....	\$ 4,180.92
State Funds expended.....	8,065.58
<b>Federal Funds returned.....</b>	<b>\$12,246.50</b>
<b>State Funds unexpended.....</b>	<b>1,033.04</b>
	<b>6,951.00</b>
	<b>\$20,230.54</b>

### IN GENERAL

The Montana Compensation Law has now been effective for eleven years. Since the creation of the Industrial Accident Board, for the purpose of administering this law and the general safety laws that are a part of the Compensation Act, the duties of administering the laws pertaining to inspection of steam boilers and steam machinery, the licensing of stationary engineers, inspection of coal mines, inspection of quartz mines and civilian rehabilitation have been added to the work of the Board.

The volume of work handled by the Department has constantly increased, both by natural growth and by the acquisition of additional duties. As the population of the State increases and as the several laws administered by the Department are gradually liberalized to cover a larger field, as will be the constant tendency, the volume of work will continually increase. Moreover, some of the work has become more difficult of performance, and there may be even greater difficulty along this line in the future. A concrete example will serve to illustrate. For five or six years following the enactment of the Compensation Act both employers and workmen were generally but little advised as to its provisions or as to their respective rights in the adjudication of cases arising under the Act. They were both content to accept, without question, the more or less arbitrary opinions and decisions of the Board, and cases were closed with the minimum of effort. Now, both employers and workmen are better advised. As they have a right to do, they are more and more demanding full investigation of all the facts and judicial decisions amply supported by citations of authority from the courts. This means extra work. There may be an increased tendency in this direction in the future.

### Changes Made

To keep abreast of changing conditions and constantly increasing business, the present Board, during its five-year tenure, has been obliged to remodel much of the machinery of the Department and make many changes in the system of handling the work. The important changes that have been made or attempted are as follows:

(1) The Department was divided into four bureaus, namely, Claims, Accounts, Safety and Rehabilitation, and a responsible head for each

bureau established so as to permit of easier control and fixed responsibility.

(2) A system was inaugurated under which important decisions, especially those that are in any way precedent making or that have involved a study of court decisions, are segregated and kept available for future reference. One volume of such decisions has been published and another is in course of preparation for the printer.

(3) Many of the blanks, forms and books of record have been revised so as to result in obtaining more information and better results with less effort.

(4) The system of keeping track of insurers and their policies under Plan Two was completely revised and re-established so as to require less work in handling, give a better check on the status of policies, and automatically eliminate the expired policies.

(5) A schedule fixing the maximum payment of various kinds of medical, surgical and hospital service and establishing definite rules for all such service was worked out and adopted after much effort.

(6) The Division of Statistics in the Bureau of Claims was completely checked and revised so as to eliminate previous errors and bring it to an absolute reflection of conditions as they now exist.

(7) The method of classification and rating in the Bureau of Accounts was completely revised. The old hap-hazard system of classes and divisions was replaced by a system of classification and code numbers and with the promulgation of rates commensurate with the hazard in each classification. A rate manual on the new system was compiled and published.

(8) The method of making arbitrary assessments on employers, with a final adjustment at the end of the calendar year, was abrogated. In its place there was substituted a system under which assessments are made on the exact payroll at the end of each second month and by the terms of which employers now coming under the act are obliged to maintain a sufficient deposit as a guarantee of the payment of premium assessment.

(9) A system was devised and installed under which all delinquent accounts are segregated from the mass of other accounts and retained in such shape that there is a regular and systematic follow-up of effort to collect such accounts. Prior to the inauguration of this system no permanent record was made of delinquent accounts with the result that it is now impossible to determine how much money was lost by failure to collect premium payments during the first six years that the Act was in operation. Under the present system an employer whose compensation coverage has been cancelled for delinquency in the payment of an account cannot be re-established under the Act until he has settled up the delinquent amount.

(10) The books and payrolls of the employers under Plan Three in the western half of Montana were audited in 1924 and approximately \$10,000.00 in excess premiums collected. The legislature forced a dis-

missal of the Auditor engaged in this work after he had covered approximately half the State.

(11) Five years ago in what is now the Safety Bureau—then known as the Boiler Inspector's Office—there was practically no record of the work done in the past, other than a cash book and an alphabetical list of the stationary engineers in the State. By months of effort a complete system of records was compiled and installed so as to provide accurate and up-to-the-minute information on each boiler, steam machine, hazardous plant, or mine that has been inspected, and on each stationary engineer who carries a license. The new system practically eliminates the opportunity and temptation to graft.

(12) The Bureau of Rehabilitation, first established under the administrative control of the Department of Education, was moved and re-established as one of the bureaus of the Industrial Accident Board.

(13) A comprehensive report on old age pensions was prepared for the 1923 legislature. The legislature passed an Old Age Pension Law.

(14) Due in part at least to the effort of the Board, the Compensation Act was amended by the legislature in 1925 to increase the liberality of benefit to workmen approximately twenty-five per cent and to cure some defects in the law as it then existed.

(15) An unsuccessful attempt was made to secure a revision of the present law governing the licensing of engineers and the inspection of steam boilers and steam machinery at the hands of the 1925 legislature. Politics defeated the effort.

(16) Two attempts have been made to either secure a repeal of the law providing for the inspection of watercraft or to have the law so amended that it will be possible for the Department to carry out its provisions. Both of these have failed.

(17) Two attempts to secure the repeal of the Alien and Illiterate Employees' Act, which requires the registration in the Department of all alien and illiterate employees in the State, and which law is absolutely worthless, have netted no result at the hands of the legislature.

#### Desirable Changes

As the Board has heretofore pointed out in this report and in many other publications, it believes that the Compensation Act should be further amended so as to provide another twenty-five per cent increase in liberality of payment to workmen. To do this will bring about a condition under which the total economic loss due to industrial accidents will be about equally shared by the industries and by the workmen. To obtain a twenty-five per cent increase in liberality of benefit, the Act should be amended so as to increase the percentage of wages payable as compensation from fifty to sixty, decrease the waiting period from two weeks to one week, provide for the payment of specific indemnity or percentage of disability in addition to the payment made for temporary total disability, and increase the maximum rate from \$15.00 to \$18.00 per week. In addition to these changes toward a liberalization of the Act, vocational disease should be included and the system of hospital contracts revised to bring about a more equitable and better result.



Some minor changes permitting easier administration of the Act are desirable. The statutory provisions relative to application for enrollment under the Act are so vague and indefinite that no one knows when an employer is actually enrolled under the Act or when the protection to his workmen actually begins. These sections should be clarified. The Treasurer of the Board is not an active member, nor is it possible for him to keep in intimate touch with the details of financial affairs in the Department. He is thus saddled with a moral and legal responsibility which he is in no position to discharge with either justice or safety to himself. There should be some modification of the provisions relative to the organization of the Department. The provision of the Act relative to the payment of partial disability was practically nullified by Supreme Court decision. It should be re-enacted with some minor changes to cure past defects. The fee for quartz and coal mine inspection provided in the Act is too low. The work is done at a heavy loss. The section should be amended to permit of the collection of sufficient fee to cover the cost of the work.

In addition to the amendments and changes which have been suggested for the Compensation Act, the Coal Mine Code should be sufficiently amended to eliminate conflicts of law which it now contains and to provide that certified mine foremen be employed in mines working five or more men rather than in all mines. The provision relative to the work of the Board of Coal Mine Examiners should also be changed so as to require but one annual meeting. A new quartz mining code should be drafted and enacted. The law pertaining to the licensing of engineers and the inspection of steam boilers and steam machinery should be sufficiently revised to meet modern conditions. The act requiring the registration of alien and illiterate employees, as well as the act requiring inspection of certain watercraft, should both be repealed. The law relative to civilian rehabilitation should again be amended so that the Department may authorize the expenditure of a little more money in the training of certain worthy cases than it can now legally do.

In addition to changes which should and may be brought about by legislative enactment, certain administrative changes in the Department are soon to be required. The Bureau of Safety should be headed by a Chief Inspector, competent not only to both make and supervise all kinds of safety inspection, but to carry on a constant educational campaign on Safety First and to promulgate and recommend standard safety codes for the various lines of industry. A traveling auditor is almost indispensable. Inability to keep such an auditor, because of lack of appropriation, is resulting in thousands of dollars of loss to the Accident Fund. Last, but not least, the Department needs to be kept out of politics and not eternally hampered and badgered by legislative committees and other officials, who know little or nothing of its workings or its problems, and whose motives are largely political.

### IN CONCLUSION

The administration of the work in the Department of the Industrial Accident Board directly touches and affects nearly half the population of Montana. In an indirect way it affects the balance of our citizenship.

The task of administration involves the duty of making literally thousands of decisions, between what is right and what is wrong, and thousands of interpretations of the law as applied to particular cases. In addition, there is required a vast amount of detailed administrative work. Faithful attendance upon duties so manifold and so varied constantly calls for the exercise of the very best talent and of the very best effort of those who are charged with the work.

It has been the aim and policy of the Board to handle the vast volume of business in a spirit of absolute fairness to all concerned, with the maximum of efficiency and at a minimum of cost.

The Board has always taken the view that the primary purpose of compensation is to furnish relief to injured men and their dependents and not to furnish exorbitant fees for professional men or cheap methods of settlement for employers. The Board has adhered to the theory that it is its duty not to permit an injured man to settle for a less sum than that to which he is legally entitled. Lump sum settlements have not been granted unless there was a proper showing as to their necessity. The Board has also conceived it its duty to take every reasonable step toward the safety of workmen in the various industries which it is obliged by the law to inspect.

That the Board has attained some measure of success in handling the affairs of the Department is evidenced by the fact that in nearly 30,000 cases which have been passed upon, there has only been one reversal of a Board decision by the courts. No other order of the Board pertaining to the safety of workmen, the scope of the Compensation Act, the handling of medical fees or the administration of hospital contracts has been successfully attacked. That such an excellent showing is possible is due largely, we want to frankly confess, to the earnest co-operation of the workmen, the employers and the professional men so generously given State-over. The present Board asks for its successor a continuance of this splendid and whole-hearted cooperation.

The record which has been made is by no means perfect. The Board and all connected with it is a human agency. It has made mistakes. It has sometimes been the victim of misplaced judgment and it has not always been able to give the relief or service to which individuals are entitled. It has done the best it could under conditions that were sometimes trying and adverse.

In a few months the Chairman, who will have headed the Department for six years, will lay down his duties. He is going to enjoy the relief from constant strain, hope that the shadow of political suspicion which constantly follows every man who tries to do his whole duty in a political office will be left behind, and be conscious that despite many mistakes, he did his best to make the Department what it should be, a cloak of protection for 60,000 workmen in this state. He will hope that the confidence which was reposed in him was in a measure justified during his tenure of office.









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